

# *Supporting Your Goals Since 1992*

## **ANNUAL MEETING of the MEMBERS**

December 6, 2007  
Thanksgiving Point  
3003 N. Thanksgiving Way, Lehi, UT

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**LUNCH** , *Sponsored By: Christensen & Jensen and Stirba & Associates*    **11:30-12:30 Rose Room**

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**AGENDA** **12:30p—4:00p Amber Room**

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Call to Order	Welcome	Lynn Lemon
	Member Roll Call	Steve White
	Introduction of Trustees and Staff	Wayne Smith
	Review of Member Powers	Jerry Hess

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Action	Approval of November 2006 Minutes	Karla Johnson
	Approval of Amended Bylaws	Kay Blackwell

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Elections	Introduction of Trustee Nominations	Jim Eardley
	Speeches by Nominees	
	Ballot Election for 2008 Board of Trustees	

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Reports	Audit Committee	Steve Wall
	Law Enforcement Committee	Jim Nyland
	Litigation Management Committee	Kent Sundberg
	Personnel Committee	Brad Dee
	<i>Break, Sponsored By: Winder &amp; Haslam</i>	
	Interim Chief Executive Officer's Report	Mark Brady
	Workers' Compensation Safety Specialist's	Brody Parker
	Employee Benefits Pool	Anne Ayrton
	Multiline Claims Manager's	Korby Siggard
	Loss Control Manager's	Mark Brady
	President's	Lynn Lemon
	<i>Break, Sponsored By: Mylar Law PC</i>	

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Wrap-Up	Outstanding Achievements Awards	Ken Bischoff
	Outgoing Trustee Recognition	Bruce Adams
	Election Results	Jim Eardley
	Adjourn	

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Utah Counties Insurance Pool  
*Serving Counties Since 1992*

## MEMBERSHIP MEETING

### M I N U T E S

December 6, 2007 12:30 p.m.  
Thanksgiving Point, Utah County

#### **BOARD MEMBERS PRESENT:**

Lynn Lemon, *President*, Cache County Executive  
Kay Blackwell, *Vice-President*, Piute County Commissioner  
Steve Wall, *Secretary-Treasurer*, Sevier County Clerk/Auditor  
Bruce Adams, San Juan County Commissioner  
Ken Bischoff, Weber County Commissioner  
Brad Dee, Weber County Human Resources Director  
Jim Eardley, Washington County Commissioner

Jerry Hess, Davis County Deputy Attorney  
Karla Johnson, Kane County Clerk/Auditor  
Jim Nyland, Grand County Sheriff  
Wayne Smith, Iron County Commissioner  
Kent Sundberg, Utah County Deputy Attorney  
Steve White, Utah County Commissioner

#### **MEMBERS PRESENT:**

Gary Anderson, Utah County Commissioner  
Rick Bailey, San Juan County Administrator  
Dave Blackwell, Emery County Attorney  
Colleen Brinkerhoff, Wayne County Treasurer/Recorder  
Valeen Brown, Piute County Clerk/Auditor  
Gene Ciarus, Grand County Council Member  
Ralph Clegg, Utah County Health Administration  
Randall Covington, Utah County Recorder/Surveyor  
Bridget Dalpiaz, Carbon County Benefits Administrator  
Dennis Dooley, Carbon County Personnel Director  
Val Draper, Wasatch County Council Member  
Brenda Dugmore, Emery County Clerk/Auditor  
Cyndi Eldredge, San Juan County Personnel Director  
Stephen Foote, Duchesne County Attorney  
Marilyn Gillette, Tooele County Clerk  
Alan Hansen, Davis County Commissioner  
Bryan Harris, Beaver County Administrative Assistant  
Daniel Hulet, Kane County Commissioner  
Mary Huntington, Emery County Personnel Director  
Lana Jensen, Utah County Director of Personnel  
Mike Jensen, Tooele County Auditor  
James Kaiserman, Wasatch County Surveyor

Stacy Lafitte, Morgan County Clerk/Auditor  
Kay Larrison, Weber-Morgan Health Administration  
Stewart Leith, Daggett County Commissioner  
Mel Miles, Davis County Personnel Director  
Jerry McNeely, Grand County Council Member  
Cyndi Moody, Washington County  
Camille Moore, Garfield County Clerk/Auditor  
Monte Munns, Box Elder County Assessor/Treasurer  
Ralph Okerlund, Sevier County Commissioner  
Alden Orme, Juab County Sheriff  
Keri Pallesen, Daggett County Auditor/Recorder  
Robert Pero, Carbon County Clerk/Auditor  
Ilene Roth, Sanpete County Auditor  
David Rowley, Wasatch County Human Resources  
JoEll Rowley, Wasatch County Risk Manager  
Mike Seely, Juab County Administrator  
Debbie Smart, Tooele County Chief Deputy Clerk  
Daron Smith, Millard County Commissioner  
Ryan Torgersen, Wayne County Clerk/Auditor  
Norm Weston, Rich County Commissioner  
Mike Wilkins, Uintah County Clerk/Auditor  
David Yardley, Iron County Clerk

#### **STAFF PRESENT:**

Anne Ayrton, Benefits Specialist  
Mark Brady, Interim CEO and Loss Control Manager  
Lisa Brown, Claims Assistant  
Susan Gonce, Claims Adjuster  
Shaney Kelleher, Claims Specialist  
Brody Parker, Safety Specialist  
Korby Siggard, Claims Manager  
Kathy Stone, Claims Assistant  
Sonya White, Manager of Administration

#### **OTHERS PRESENT:**

Steve Baker, PEHP  
Wendell Bosen, MTC Risk Management Director  
Hayle Boyle, Mylar Law Paralegal  
Steve Pfeiffer, Pfeiffer Consulting

### Welcome & Call to Order

Lynn Lemon welcomed everyone in attendance and called the annual Membership Meeting, of the Utah Counties Insurance Pool, to order.

### Member Roll Call

Steve White explained that pursuant to Article 4.4(c) of the Bylaws, *A majority of the members shall constitute a quorum to do business* and Article 4.5(b) *Members shall have the obligation to designate...a representative...for the members' meetings*. Therefore, roll call was taken and the following members designated as representatives: Bryan Harris, Beaver County; Monte Munns, Box Elder County; Lynn Lemon, Cache County; Robert Pero, Carbon County; Keri Pallesen, Daggett County; Mel Miles, Davis County; Mary Huntington, Emery County; Camille Moore, Garfield County; Jerry McNeely, Grand County; David Yardley, Iron County; Mike Seely, Juab County; Karla Johnson, Kane County; Daron Smith, Millard County; Stacy Lafitte, Morgan County; Kay Blackwell, Piute County; Norm Weston, Rich County; Cyndi Eldredge, San Juan County; Ilene Roth, Sanpete County; Steve Wall, Sevier County; Marilyn Gillette, Tooele County; Mike Wilkins, Uintah County; Kent Sundberg, Utah County; JoEll Rowley, Wasatch County; Jim Eardley, Washington County; Colleen Brinkerhoff, Wayne County; and Ken Bischoff, Weber County.

### Introduction of Trustees and Staff

Wayne Smith introduced the current Trustees of the UCIP Board: Lynn Lemon, *President*, Cache County Executive, representing Third Class Counties; Kay Blackwell, *Vice President*, Piute County Commissioner, representing Fifth-Sixth Class Counties; Steve Wall, *Secretary-Treasurer*, Sevier County Clerk/Auditor, representing Fourth Class Counties; Bruce Adams, San Juan County Commissioner, representing Counties At-Large; Ken Bischoff, Weber County Commissioner, representing Weber County; Brad Dee, Weber County Human Resources Director, appointed as the Chair of the Personnel Committee; Jim Eardley, Washington County Commissioner, representing Washington County; Jerry Hess, Davis County Deputy Attorney, representing Davis County; Karla Johnson, Kane County Clerk/Auditor, representing Counties At-Large; Jim Nyland, Grand County Sheriff, appointed as the Chair of the Law Enforcement Committee; Wayne Smith, Iron County Commissioner, representing Third Class Counties; Kent Sundberg, Utah County Deputy Attorney, appointed as the Chair of the Litigation Management Committee; and Steve White, Utah County Commissioner, representing Utah County. Staff of UCIP include: Mark Brady, Interim Chief Executive Officer and Loss Control Manager; Sonya White, Manager of Administration; Brody Parker, Safety Specialist; Anne Ayrtton, Benefits Specialist; Korby Siggard, Multiline Claims Manager; Shaney Kelleher, Multiline Claims Specialist; Susan Gonce, Workers' Compensation Claims Manager, Kathy Stone, Workers' Compensation Claims Assistant; and Lisa Brown Workers' Compensation Claims Assistant.

### Review of Member Powers

Jerry Hess reviewed Article 4.3 of the Bylaws, *Member Powers*, with the UCIP members present.

### Approval of November 2006 Minutes

Karla Johnson explained that the minutes of the November 30, 2006 Membership Meeting were previously sent to the members for review (see attachment #1). The following corrections were requested to be made: page two change *Kay Blackwell* to *Kent Sundberg* under **Introduction of Trustee Nominations**; page four, **Chief Executive Officer's Report**, change *Lynn Lemon reported* to *Lynn Lemon has reported*; and page five, **President's Report**, change *Lynn Lemon reported* to *Lynn Lemon has reported*. David Yardley made a motion to approve the November 30, 2006 Membership Meeting minutes as amended. Mike Wilkins seconded the motion, which passed unanimously.

### Approval of Amended Bylaws

Kay Blackwell explained that a copy of the proposed Amended Bylaws was previously sent to the members for review (see attachment #2) along with a letter explaining the amendments (see attachment #3). The Bylaws Committee proposed two amendments to the Board of Trustees who have approved these amendments to be presented to the membership. The amendments include: 1) extend the term of office for Trustees to four-years; and 2) a member choosing to withdraw from any line of coverage must provide written notice 120 days prior to renewal. Lynn Lemon accepted a motion from a designated member representative to approve the Amended Bylaws as presented. The motion was second by a designated member representative and passed unanimously.

### Introduction of Trustee Nominations

Jim Eardley, as a member of the Nominating Committee, serving with Kay Blackwell and Brad Dee, explained that members nominated 14 eligible persons for the At-Large available Trustee position. After verifying that nominees are willing to serve, the member officials approved for representative vote are: Mike Jensen, Karla Johnson, Daron Smith and Mike Wilkins. Biographies of each nominee were provided (see attachment #4).

### Speeches by Nominees

Mike Jensen, Karla Johnson, Daron Smith and Mike Wilkins spoke to the membership in regards to their willingness to serve on the Board of Trustees.

### **Ballot Election for 2008 Board of Trustees**

Jim Eardley instructed each designated member representative to place their vote. The ballots were gathered by Sonya White, tallied by Lisa Brown and Kathy Stone and verified by Jim Eardley.

### **Audit Committee Report**

Steve Wall reviewed the 2006 Independent Auditors' Report with the members (see attachment #5). The Auditor's found that UCIP's operations and cash flow are in conformity with accepted accounting principles. Net assets total \$12,360,147, net liabilities total \$9,389,678. Increase in premiums and expenses from last year are due to the start of the Employee Benefits Program, which is a premium pass-through program in partnership with Public Employees Health Program. Consulting expense at \$178,075 included the feasibility study on the Benefits Program. UCIP has experienced an increase in cash flow due to long term investing. Page 28 shows a breakdown of revenues and expense by Program with an ending surplus for the year of \$2,970,469. Steve reviewed the 2006 Actuarial Report for the Multiline Program and the Workers' Compensation Program with the members (see attachment #6). Steve reviewed the tentative 2008 Multiline, Workers' Compensation, Employee Benefits and Administration budgets with the members (see attachment #7). A public hearing on the budget will be held on December 13 to approve the final 2008 budgets.

### **Law Enforcement Committee Report**

Jim Nyland, Chairman of the Law Enforcement Committee, reported that Committee members meet monthly in conjunction with the Utah Sheriff's Association meeting. Committee members are: James Cordova, Carbon County; Bud Cox, Davis County; Lynn Nelson, Cache County; Alden Orme, Juab County; Brad Slater, Weber County; and Kirk Smith, Washington County. Sheriff's Offices have the highest loss and risk in the Pool. Therefore, Committee members are working towards developing strategies to prevent losses in law enforcement operations by encouraging sheriffs to adopt sound risk management practices, promote safety, attend training and provide input for UCIP's Risk Management Programs. This year, model policies on: Use of Force, Vehicle Pursuit and Jail Management Operations have been developed as well as a Jail Inspection program to meet statewide standards. Two four-hour training sessions have been developed for member county corrections officers and field personnel. UCIP staff is always represented at the Association meetings and is a major contributor of training sessions during the Sheriff's Annual Convention.

### **Litigation Management Committee Report**

Kent Sundberg, Chairman of the Litigation Management Committee, reported that the responsibilities of the Committee are to review and discuss claims and make recommendations to the Board of Trustees concerning litigation strategy and settlement. The Committee also approves defense attorneys used by UCIP to defend lawsuits filed against member counties. The Committee often meets with the defense attorneys to fully understand cases and in an effort to improve loss prevention practices used by UCIP. Committee members are: Brock Belnap, Washington County; David Blackwell, Emery County; Dale Eyre, Sevier County; and Thomas Low, Wasatch County. Cases that have been favorably settled this year are: Highland Development v. Duchesne County, Sarah Atkinson v. Cache County, Roy Frandsen v. Wasatch County and Tammy Larsen v. Weber County. One adversely settled case was the matter of Juanita Deguevara v. Utah County

### **Personnel Committee Report**

Brad Dee, Chairman of the Personnel Committee, reported that the Committee primarily focuses on training county officials and employees in an effort to prevent claims. The Personnel Workshop was held May 17-18 and the survey results were reviewed with the members (see attachment #8). The Workshop was well attended and feedback was very positive. Attendee surveys assist in planning each year's Workshop. The 2008 Workshop will be held at the Courtyard Marriott in St. George, May 15-16. Committee members include a representative from each county.

### **Interim Chief Executive Officer's Report**

Mark Brady read the Mission Statement of UCIP and explained that UCIP is a Governmental Entity formed by Interlocal Cooperation agreements between the member counties. The Board has developed principles and beliefs as follows: 1) coverage provided is a promise to pay; 2) provide as broad of coverage as prudence will allow; 3) pool funds belong to the members; 4) business is conducted with integrity; 5) services are responsive and respectful; and 6) member input is sought and encouraged. Significant events that have taken place in 2007 are: 1) claims management brought in-house and two new claims assistants hired; 2) upgrade of claims system; 3) property purchased for new UCIP building; and 4) county employee benefits program increases. Mark reviewed the members served by each line of coverage, the structure of coverages and cost of claims paid. An update on the *State of the Industry* was reviewed. UCIP will continue to provide outstanding service and training for its members.

### **Workers' Compensation Safety Specialist's Report**

Brody Parker provided the members with claim statistics for the current year. The Pool has experienced 38 indemnity and 320 medical claims compared to 30 indemnity and 406 medical at year end 2006. Trends show that members are paying more attention to the health and safety of their employees. Law enforcement offices experience the highest, most costly workers' compensation claims.

### **Employee Benefits Pool**

Anne Ayrton reported on the current membership of the Benefits Program and the available options provided through UCIP's partnership with the Public Employees Health Program and Opticare. Goals in 2008 are to continue to build membership, negotiate a UCIP risk pool within PEHP, self-fund coverage and establish a wellness program.

### **Multiline Claims Manager's Report**

Korby Siggard reviewed the multiline claims trends for automobile, property, errors and omissions, general liability and specific losses for law enforcement. Overall, claims are decreasing in severity except for automobile physical damage claims. Land use, errors and omissions and law enforcement claims remain steady, 2003 through 2007.

### **Loss Control Manager's Report**

Mark Brady reported on the major training sessions provided by UCIP to its members: Facilities Management (February), Planning and Zoning (April), Insurance Coordinator's Workshop (April), Personnel Workshop (May) and Certification Training (August). All training has been well attended and survey results have been favorable. UCIP will be adding Information Technology training in 2008. With law enforcement the major source of risk and loss, UCIP is looking at a Lexipol System that provides policies and training. Mark continues to work with the counties to receive 100% compliance to the Risk Management programs and provides on-site loss control training.

### **President's Report**

Utah Counties Insurance Pool was created to serve and provide coverages to county governmental entities. Other entities have been allowed to receive coverage through UCIP as long as they qualify as a county controlled entity. Lester Nixon was hired as the Chief Executive Officer in 2003, the year UCIP separated financially from the Utah Association of Counties. Lester's last day with the Pool was November 2. UCIP has an excellent reputation with Pools across the United States. Therefore, the Board is confident they will find an excellent candidate to fill the position of CEO by the end of January. The Board has a strategic planning process annually to review and set goals for the Pool and its members. Risk management is one of the top priorities of the Board and UCIP staff; both are committed in making risk management a top priority of the members as well. Members are encouraged to send at least one representative to attend each of the training sessions held throughout the year. Another goal of the Board is for the Pool to continue to be financially strong and stabilize premium contributions. UCIP will be here for counties through the good and the bad. The Board has been sensitive to premium increases over the years and has approved to use surplus to subsidize premium contributions. In the next year or two, the Board will be focusing on increasing surplus and reserves. When approached by outside insurance companies, members should consider the services and coverages that their county owned insurance pool provides (coverages that are specifically customized for counties, their employees and operations) instead of just the bottom line. The Pool is striving to be strong today and tomorrow and the services and coverage provided are immeasurable. The Pool is administered by a committed and diversified Board of Trustees that takes its fiduciary responsibilities very seriously in doing what is best for the Pool as a whole.

### **Outstanding Achievement Awards**

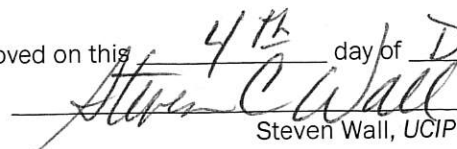
Ken Bischoff announced the outstanding achievements of the following counties in recognition of their 100% compliance to the Multiline (ML) and Workers' Compensation (WC) Risk Management Programs: Carbon County (ML and WC); Utah County (ML and WC); San Juan County (WC), Sevier County (ML), Wasatch County (ML); and Washington County (ML).

### **Outgoing Trustee Recognition**

Bruce Adams recognized and presented the following outgoing Trustees with a plaque and gift to honor their service and time commitment to UCIP: Steve Baker (five years service) and Gene Roundy (five years service).

### **Election Results**

Jim Eardley announced that he has verified the ballots and votes cast in the election for the 2008 Board of Trustees. Karla Johnson has been re-elected as a Trustee to continue to serve for a four-year term beginning January 2008, representing counties At-Large.

Approved on this 4<sup>th</sup> day of December 2008  
  
Steven Wall, UCIP Secretary-Treasurer

# Supporting Your Goals Since 1992

## ANNUAL MEETING of the MEMBERS

December 6, 2007  
Thanksgiving Point  
3003 N. Thanksgiving Way, Lehi, UT

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**LUNCH** , Sponsored By: Christensen & Jensen and Stirba & Associates **11:30-12:30 Rose Room**

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**AGENDA** **12:30p—4:00p Amber Room**

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Call to Order	Welcome	5 min	Lynn Lemon
	Member Roll Call	5 min	Steve White
	Introduction of Trustees and Staff	5 min	Wayne Smith
	Review of Member Powers	5 min	Jerry Hess
Action	Approval of November 2006 Minutes	5 min	Karla Johnson
	Approval of Amended Bylaws	10 min	Kay Blackwell
Elections	Introduction of Trustee Nominations	15 min	Jim Eardley
	Speeches by Nominees		
	Ballot Election for 2008 Board of Trustees		
Reports	Audit Committee	10 min	Steve Wall
	Law Enforcement Committee	5 min	Jim Nyland
	Litigation Management Committee	10 min	Kent Sundberg
	Personnel Committee	5 min	Brad Dee
	<i>Break, Sponsored By: Winder &amp; Haslam</i>	15 min	
	Interim Chief Executive Officer's Report	15 min	Mark Brady
	Workers' Compensation Safety Specialist's	15 min	Brody Parker
	Employee Benefits Pool	10 min	Anne Ayrton
	Multiline Claims Manager's	10 min	Korby Siggard
	Loss Control Manager's	10 min	Mark Brady
	President's	15 min	Lynn Lemon
	<i>Break, Sponsored By: Mylar Law PC</i>	15 min	
Wrap-Up	Outstanding Achievements Awards	10 min	Ken Bischoff
	Outgoing Trustee Recognition	15 min	Bruce Adams
	Election Results	5 min	Jim Eardley
	Adjourn		

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MEMBER COUNTY	DESIGNATED REPRESENTATIVE	ALTERNATE REPRESENTATIVE
Beaver County	<input checked="" type="checkbox"/> Bryan Harris	<input type="checkbox"/>
Box Elder County	<input checked="" type="checkbox"/> Monte Munns	<input type="checkbox"/> Peggy Madsen
Cache County	<input checked="" type="checkbox"/> Lynn Lemon	<input type="checkbox"/> Jim Smith
Carbon County	<input checked="" type="checkbox"/> Robert Pero	<input type="checkbox"/> Dennis Dooley
Daggett County	<input checked="" type="checkbox"/> Kerry Pallesen	<input type="checkbox"/> Stewart Leith
Davis County	<input checked="" type="checkbox"/> Mel Miles	<input type="checkbox"/> Alan Hansen
Duchesne County	<input type="checkbox"/> Rod Harrison	<input type="checkbox"/> Kirk J. Wood
Emery County	<input checked="" type="checkbox"/> Mary Huntington	<input type="checkbox"/> Dave Blackwell
Garfield County	<input checked="" type="checkbox"/> Camille Moore	<input type="checkbox"/> D Maloy Dodds
Grand County	<input checked="" type="checkbox"/> Jerry McNeely	<input type="checkbox"/> Pat Byrd
Iron County	<input checked="" type="checkbox"/> David Yardley	<input type="checkbox"/> Wayne Smith
Juab County	<input checked="" type="checkbox"/> Mike Seely	<input type="checkbox"/> Jared Eldredge
Kane County	<input checked="" type="checkbox"/> Karla Johnson	<input type="checkbox"/> Daniel Hulet
Millard County	<input type="checkbox"/> Richard Waddingham	<input checked="" type="checkbox"/> Daron Smith
Morgan County	<input checked="" type="checkbox"/> Stacy Lafitte	<input type="checkbox"/> Sid Creager
Piute County	<input checked="" type="checkbox"/> Kay Blackwell	<input type="checkbox"/> Valeen Brown
Rich County	<input checked="" type="checkbox"/> Norm Weston	<input type="checkbox"/> Ashley Huffaker
San Juan County	<input checked="" type="checkbox"/> Cyndi Eldredge	<input type="checkbox"/> Rick Bailey
Sanpete County	<input checked="" type="checkbox"/> Ilene Roth	<input type="checkbox"/> Mark Anderson
Sevier County	<input checked="" type="checkbox"/> Steven Wall	<input type="checkbox"/> Ralph Okerlund
Tooele County	<input checked="" type="checkbox"/> Marilyn Gillette	<input type="checkbox"/> Deborah Smart
Uintah County	<input checked="" type="checkbox"/> Mike Wilkins	<input type="checkbox"/> Joe McKea
Utah County	<input checked="" type="checkbox"/> Kent Sundberg	<input type="checkbox"/> Steve White
Wasatch County	<input checked="" type="checkbox"/> JoEll Rowley	<input type="checkbox"/> Val Draper
Washington County	<input checked="" type="checkbox"/> Jim Eardley	<input type="checkbox"/> Kaye Reese
Wayne County	<input type="checkbox"/> Ryan Torgerson	<input checked="" type="checkbox"/> Colleen Brinkerhoff
Weber County	<input checked="" type="checkbox"/> Kenneth Bischoff	<input type="checkbox"/> Brad Dee



First	Last	County	Title
Bruce	Adams	San Juan County	Commissioner
Gary	Anderson	Utah County	Commissioner
Rick	Bailey	San Juan County	Commissioner
Kenneth	Bischoff	Weber County	Commissioner
David	Blackwell	Emery County	County Attorney
Kay	Blackwell	Piute County	Commissioner
Wendell	Bosen	MTC	Risk Management Director
Hayle	Boyle	Mylar Law P.C.	Paralegal
Colleen	Brinkerhoff	Wayne County	Treasurer/Recorder
Valeen	Brown	Piute County	Clerk/Auditor
Darrell	Child	Olympus	
Gene	Ciarus	Grand County	Council Member
Ralph	Clegg	Utah County	Deputy Director Health Department
Rodger	Cochran	Provo City	
Randall	Covington	Utah County	Recorder
Sid	Creager	Morgan County	Council Member
Bridget	Dalpiaz	Carbon County	Benefits Administrator
Brad	Dee	Weber County	Human Resource Director
Dennis	Dooley	Carbon County	Personnel Director
Val	Draper	Wasatch County	Council Member
Brenda	Dugmore	Emery County	Clerk/Auditor
Jim	Eardley	Washington County	Commissioner
Cyndi	Eldredge	San Juan County	HR Specialist/Risk Manager
Larry	Ellertson	Utah County	Commissioner
Stephen	Foote	Duchesne County	County Attorney
Scott	Gessell	Uintah County	Business Manager
Marilyn	Gillette	Tooele County	Clerk
Alan	Hansen	Davis County	Commissioner
Bryan	Harris	Beaver County	Administrative Assistant
Rod	Harrison	Duchesne County	Commissioner
Gerry	Hess	Davis County	Deputy Attorney
Daniel	Hulet	Kane County	Commissioner
Mary	Huntington	Emery County	Personnel Director
James	Ivie	Davis County	Assessor
Lana	Jensen	Utah County	Personnel Director
Mike	Jensen	Tooele County	Auditor
Karla	Johnson	Kane County	Clerk/Auditor
James	Kaiserman	Wasatch County	Surveyor
Kay	Larrison	Weber-Morgan Health	
Stewart	Leith	Daggett County	Commissioner
Lynn	Lemon	Cache County	Executive
Stacy	Lafitte	Morgan County	Clerk/Auditor
Jerry	McNeely	Grand County	Council Member
Mel	Miles	Davis County	Personnel Director
Cyndi	Moody	Washington County	Safety Officer
Camille	Moore	Garfield County	Clerk/Auditor
Monte	Munns	Box Elder County	Risk Manager
Jim	Nyland	Grand County	Sheriff
Ralph	Okerlund	Sevier County	Commissioner
Alden	Orme	Juab County	Sheriff
Keri	Pallesen	Daggett County	Auditor
Robert	Pero	Carbon County	Clerk/Auditor
Steven	Pfeiffer	Pfeiffer Consulting	
Kaye	Reese	Washington County	Insurance Coordinator
Ilene	Roth	Sanpete County	Auditor

Steve Baker - PEHP

David	Rowley	Wasatch County	Personnel Director
JoEll	Rowley	Wasatch County	Risk Manager
Mike	Seely	Juab County	Administrator
Debbie	Smart	Tooele County	Chief Deputy Clerk
Daron	Smith	Millard County	Commissioner
Jim	Smith	Cache County	Human Resource Director
Wayne	Smith	Iron County	Commissioner
Kent	Sundberg	Utah County	Chief Deputy Clerk, Civil
Ryan	Torgerson	Wayne County	Clerk/Auditor
James	Tracy	Utah County	Sheriff
Steve	Wall	Sevier County	Clerk/Auditor
Norm	Weston	Rich County	Commissioner
Mike	Wilkins	Uintah County	Clerk/Auditor
Steve	White	Utah County	Commissioner
David	Yardley	Iron County	Clerk
Kristine	Adams	San Juan County	
Maris	Bischoff	Weber County	
Natalie	Blackwell	Emery County	
Liz	Covington	Utah County	
Brad	Eldredge	San Juan County	
Susan	Lemon	Cache County	
Debbie	Weston	Rich County	
Mark	Brady	Utah Counties Insurance Pool	Interim Chief Executive Officer
Brody	Parker	Utah Counties Insurance Pool	Safety Specialist
Sonya	White	Utah Counties Insurance Pool	Manager of Administration
Anne	Ayrton	Utah Counties Insurance Pool	Benefits Specialist
Susan	Gonce	Utah Counties Insurance Pool	Claims Adjuster
Kathy	Stone	Utah Counties Insurance Pool	Claims Assistant
Lisa	Brown	Utah Counties Insurance Pool	Claims Assistant
Shaney	Kelleher	Utah Counties Insurance Pool	Claims Specialist
Korby	Siggard	Utah Counties Insurance Pool	Claims Manager
Jeffrey	Kelleher	Utah Counties Insurance Pool	
Tiffany	Harris	Beaver County	
Liz	Sundberg	Utah County	

## **REVIEW OF MEMBER POWERS**

Good afternoon. I'm Jerry Hess, UCIP Trustee representing Davis County.

I'll review with you the Members' Powers found in Article 4 of the UCIP Bylaws. You will exercise some of these powers today.

Member Powers are:

1. Elect Trustees pursuant to Article 5 of the Bylaws.
2. Remove any Trustee from the Board by a two-thirds vote of the Members present at a meeting.
3. Voluntarily dissolve the Pool, but only at a meeting at which a majority of all members, whether present at the meeting or not, vote in favor of the dissolution.
4. Amend the bylaws by a two-thirds vote of the members present at a meeting. Written notice of any proposed amendment shall be provided to each member at least 30 days in advance of the vote thereon.
5. Amend the Articles of Incorporation by a two-thirds vote of the members present at a meeting.

Are there any questions?

Thank you.





Utah Counties Insurance Pool  
*Serving Counties Since 1992*

## MEMBERSHIP MEETING

### M I N U T E S

November 30, 2006, 1:00 p.m.  
Thanksgiving Point, Utah County

#### BOARD MEMBERS PRESENT:

Dan McConkie, President, Davis County Commissioner  
Lynn Lemon, *Vice-President*, Cache County Executive  
Gene Roundy, *Secretary-Treasurer*, Iron County Commissioner  
Steve Baker, Davis County Personnel Director  
Ken Bischoff, Weber County Commissioner  
Kay Blackwell, Piute County Commissioner  
Jim Eardley, Washington County Commissioner

Ira Hatch, Emery County Commissioner  
Karla Johnson, Kane County Clerk/Auditor  
Jim Nyland, Grand County Sheriff  
Kent Sundberg, Utah County Deputy Attorney  
Steve Wall, Sevier County Clerk-Auditor  
Steve White, Utah County Commissioner

#### MEMBERS PRESENT:

Bruce Adams, San Juan County Commissioner  
Rick Bailey, San Juan County Administrator  
Paul Barton, Beaver County Clerk/Auditor  
Steve Barton, Emery County Treasurer  
Myron Bateman, Tooele County Health Dept. Director  
Dave Blackwell, Emery County Attorney  
Valeen Brown, Piute County Clerk/Auditor  
Bill Cox, Rich County Commissioner  
Val Draper, Wasatch County Council Member  
Dennis Ewing, Tooele County Clerk  
Diane Freston, Duchesne County Clerk-Auditor  
Marilyn Gillette, Tooele County Deputy Clerk  
Rod Harrison, Duchesne County Commissioner  
Mary Huntington, Emery County Personnel Director  
Dennis Judd, Daggett County Attorney  
James Kaiserman, Wasatch County Surveyor  
Bridget Dalpiaz, Carbon County Benefits Administrator  
Kay Larrison, Weber-Morgan Health Dept. Admin Director  
Stewart Leith, Daggett County Commissioner  
Peggy Madsen, Box Elder County Personnel Director  
Cheryl Madson, Weber County Assessor  
Richard Maughan, Davis County Recorder

Joe McKea, Uintah County Human Resources Director  
Jerry McNeely, Grand County Council Member  
Judy Mutton, Duchesne County Deputy Clerk/Auditor  
Shirl Nichols, Juab County Assessor  
Ralph Okerlund, Sevier County Commissioner  
Alden Orme, Juab County Sheriff  
Robert Pero, Carbon County Clerk/Auditor  
Kris Poulson, Utah County Assessor  
Kaye Reese, Washington County Insurance Coordinator  
Ilene Roth, Sanpete County Auditor  
David Rowley, Wasatch County Human Resources  
JoEll Rowley, Wasatch County Risk Manager  
Mike Seely, Juab County Administrator  
Daron Smith, Millard County Commissioner  
Wayne Smith, Iron County Commissioner  
Lynette Stephens, Morgan County Commissioner  
Jim Talbot, Millard County Assessor  
James Tracy, Utah County Sheriff  
RaNae Wilde, Daggett County Auditor-Recorder  
Mike Wilkins, Uintah County Clerk/Auditor  
John Willie, Washington County Comm. Administrator  
David Yardley, Iron County Clerk

#### OTHERS PRESENT:

Anne Ayrton, UCIP Benefits Specialist  
Mark Brady, UCIP Loss Control Manager  
Michael Cragun, Lt. Governor's Deputy Chief of Staff  
Curtis Dastrup, Former UCIP Board Member  
Charmaine Green, UCIP Claims Specialist  
Sid Groll, Former UCIP Board Member  
Shaney Kelleher, UCIP Administrative Assistant  
Russell Lindberg, Mountain View Software  
Lester Nixon, UCIP Chief Executive Officer

Tex Olson, Former UCIP Board Member  
Brody Parker, UCIP Safety Specialist  
Matt Peterson, Mountain View Software  
Steve Pfeifer, Pfeifer Consulting  
Ed Phillips, Former UCIP Board Member  
Harold Pumford, AGRIP Chief Executive Officer  
Korby Siggard, UCIP Claims Manager  
John Swasey, Former UCIP Board Member  
Sonya White, UCIP Manager of Administration

### Welcome & Call to Order

Dan McConkie welcomed everyone in attendance and called the meeting of the Utah Counties Insurance Pool Annual Membership Meeting to order.

### Member Roll Call

Steve White explained that pursuant to Article 4.4(c) of the Bylaws, *A majority of the members shall constitute a quorum to do business* and Article 4.5(b) *Members shall have the obligation to designate...a representative...for the members' meetings*. Therefore, roll call was taken and the following members designated as representatives: Paul Barton, Beaver County; Peggy Madsen, Box Elder County; Lynn Lemon, Cache County; Robert Pero, Carbon County; RaNae Wilde, Daggett County; Steve Baker, Davis County; Rod Harrison, Duchesne County; Ira Hatch, Emery County; Jerry McNeely, Grand County; David Yardley, Iron County; Mike Seely, Juab County; Karla Johnson, Kane County; Daron Smith, Millard County; Lynette Stephens, Morgan County; Valeen Brown, Piute County; Bill Cox, Rich County; Rick Bailey, San Juan County; Ilene Roth, Sanpete County; Steve Wall, Sevier County; Dennis Ewing, Tooele County; Joe McKea, Uintah County; Kent Sundberg, Utah County; JoEll Rowley, Wasatch County; Jim Eardley, Washington County; Ken Bischoff, Weber County. Dan McConkie allowed Lynette Stephens to vote on behalf of Morgan County even though Lynette was not a designated representative or alternate for the County. Garfield and Wayne Counties were not represented at this meeting.

### Introduction of Trustees and Staff

Ken Bischoff introduced the current Trustees of the UCIP Board: Dan McConkie, *President*, Davis County Commissioner, representing Davis County; Lynn Lemon, *Vice President*, Cache County Executive, representing Third Class Counties; Gene Roundy, *Secretary-Treasurer*, Iron County Commissioner, representing Third Class Counties; Steve Baker, Davis County Personnel Director, appointed as the Chair of the Personnel Committee; Ken Bischoff, Weber County Commissioner, representing Weber County; Kay Blackwell, Piute County Commissioner, representing Fifth-Sixth Class Counties; Jim Eardley, Washington County Commissioner, representing Washington County; Ira Hatch, Emery County Commissioner, representing Counties At-Large; Karla Johnson, Kane County Clerk/Auditor, representing Counties At-Large; Jim Nyland, Grand County Sheriff, appointed as the Chair of the Law Enforcement Committee; Kent Sundberg, Utah County Deputy Attorney, appointed as the Chair of the Litigation Management Committee; Steve Wall, Sevier County Clerk/Auditor, representing Fourth Class Counties; and Steve White, Utah County Commissioner, representing Utah County. Staff of UCIP include: Lester Nixon, Chief Executive Officer; Mark Brady, Loss Control Manager; Korby Siggard, Claim Manager; Anne Ayrton, Benefits Specialist; Sonya White, Manager of Administration; Brody Parker, Safety Specialist; Charmaine Green, Claims Specialist; and Shaney Kelleher, Administrative Assistant.

### Review of Member Powers

Ira Hatch reviewed Article 4.3 of the Bylaws, *Member Powers*, with the UCIP members present.

### Approval of December 2005 Minutes

Steve Wall explained that the minutes of the December 5, 2005 Membership Meeting were previously sent to the members for review (see attachment #1). Rick Bailey made a motion to approve the December 5, 2005 Membership Meeting minutes as written. RaNae Wilde seconded the motion, which passed unanimously.

### Approval of 2007 Budgets

Gene Roundy reviewed the tentative Multiline, Workers' Compensation, Employee Benefits and Administration Budgets with the Members (see attachment #2). Gene Roundy explained that the tentative 2007 Budgets of the Utah Counties Insurance Pool were approved by the Board of Trustees at their November 16, 2006 meeting. In compliance with Utah Code 17A-1-408 there will be a public hearing on the budgets during the Board of Trustees meeting scheduled for December 14, 2006. No action is required on the budgets at this time.

### Introduction of Trustee Nominations

Jim Eardley, as a member of the Nominating Committee, serving with Dan McConkie and Kent Sundberg, explained that members nominated 26 eligible persons for three available Trustee positions. After verifying nominees willing to serve and pursuant to Article 5.5 of the Bylaws *not more than three names...have been ...placed on the ballot for each available elected Trustee position*. Jim announced that those nominees placed on the ballot for the Third Class Counties' position are: Coleen Johnson, Lynn Lemon and Wayne Smith; for the Fifth-Sixth Class Counties' position are: Paul Barton, Steve Barton and Kay Blackwell; and for the At-Large position are: Bruce Adams, Daron Smith and Mike Wilkins. Biographies of each nominee were provided (see attachment #3).

### Speeches by Nominees

Jim Eardley introduced each nominee. Nominees had the opportunity to speak in regards to their willingness to serve on the Board of Trustees. Members heard: Dennis Ewing (who spoke on behalf of Coleen Johnson), Lynn Lemon, Wayne Smith, Paul Barton, Steve Barton, Kay Blackwell, Bruce Adams, Daron Smith and Mike Wilkins.

### Ballot Election for 2007 Board of Trustees

Jim Eardley explained that nominations will not be solicited from the floor since nominations were received for all available positions. Each member county has appointed a designated representative to vote on behalf of their county and has received a ballot. Jim instructed the representatives that only one vote per available position(s) should be marked or the ballot will be void. Representatives placed their votes. The ballots were gathered by Sonya White, tallied by Charmaine Green and verified by Karla Johnson.

### Audit Committee Report

Members of the Audit Committee are Lynn Lemon, Kent Sundberg and Steve Wall. The Audit Committee meets with the Auditors and Actuaries of the Pool and extensively examines the audit and actuarial reports. Lynn Lemon reviewed the 2005 Independent Audit Report with the members (see attachment #4). Larson & Company found that the financial statements of the Utah Counties Insurance Pool present fairly, in all material respects, the financial position of the Pool and that they conform with accepted accounting principles and meet Governmental Accounting Standards. There were no material weaknesses found involving the internal control over financial reports and operations. Total Assets increased from \$9,835,529 to \$11,137,108. Current Liabilities increased from \$5,239,913 to \$7,832,703 due to the actuary's recommendation to increase reserves in the multiline and workers' compensation pools. Statements of Revenues, Expenses and Net Assets show premiums collected and how they are allocated. The Pool's equity in County Reinsurance Limited (CRL) increased \$156,479 and pages 25 and 26 show allocations by fund.

Lynn explained that By The Numbers Actuarial Consulting (BYNAC) conducts a professional analysis to determine required reserves for the Pool. Lynn reviewed the 2005 Multiline Actuarial Report with the members (see attachment #5). The findings of the actuary reflected what they consider necessary for UCIP to maintain as reserves and are given reserve range requirements. The UCIP Board's policy is to fund reserves at expected levels. Page two of the analysis shows the reserve range levels as low, expected and high. The Board chose to fund the Multiline Pool at the expected level of \$4,890,000. Lynn reviewed the 2005 Workers' Compensation Actuarial Report with the members (see attachment #6). The findings indicate a required reserve for expected losses undiscounted at \$1,460,000. Figure one on page five graphs the losses for the first two years of the Pool. Paid losses in 2004 were \$517,000 and paid losses in 2005 were \$394,000. Reserves set for losses in 2004 were \$80,000 and reserves in 2005 were set at \$641,000. Estimated Incurred But Not Reported (IBNR) losses in 2004 were set at \$260,000 and in 2005 set at \$475,000.

### Law Enforcement Committee Report

Jim Nyland, Chairman of the Law Enforcement Committee, reported that Committee members are all Sheriffs and meet monthly in conjunction with the Utah Sheriff's Association meeting. Committee members are: James Cordova, Carbon County; Bud Cox, Davis County; Leon Jensen, Box Elder County; Alden Orme, Juab County; Brad Slater, Weber County; and Kirk Smith, Washington County. With the Sheriff's Office having the highest exposure in the Pool, the Committee is working towards developing strategies to prevent losses in law enforcement operations by encourage sheriffs to adopt sound risk management practices, promote safety, provide input for UCIP's Risk Management Programs, and to attend training. UCIP staff is always represented at the Association meetings and is a major contributor of training sessions during the Sheriff's Annual Convention.

### Litigation Management Committee Report

Members of the Litigation Management Committee are: Kent Sundberg, Utah County; Doug Ahlstrom, Tooele County; Brock Belnap, Washington County; David Blackwell, Emery County; LeRay Jackson, Millard County; Gary McKean, Davis County; Dave Wilson, Weber County; Mark Brady, Lester Nixon and Korby Siggard, UCIP Staff. At the end of this year, the Committee will lose two of its members, Doug Ahlstrom and LeRay Jackson, and we want to thank them for their service. Kent Sundberg, Chairman of the Litigation Management Committee, explained that the role of the Committee is to advise and make recommendations to the UCIP Board of Trustees, Claims Manager and defense attorneys concerning litigation strategy, i.e. settlement of claims, filing of motions, making offers of judgment, etc. Also, to approve defense attorneys used by UCIP to defend lawsuits filed against member counties. Attorneys at the following law firms have been approved by the Board: Christensen & Jensen, Stirba & Associates, Mylar & Associates, Suttter Axland, Winder & Haslam, Strong & Hanni and Dunn & Dunn. Kent reported on four cases experienced by the Pool that have been recently settled and resolved successfully. All claims have been dismissed against Rich County and Sheriff Stacy in the 1999 Athay Case. Practice point: counties must review and

update their pursuit policies and make sure they are being followed by the Sheriff's Office. The mediation process was successful in the Jewett Case (Grand County) wherein the plaintiff filed suit for \$8.5 million but was settled in mediation for \$200,000. Practice point: counties should not impose requirements on property owners that are not contemplated by their zoning ordinances. Mediation in the 1996 Evans Case was successful in that the matter was resolved by Utah County agreeing to a property sale and plaintiff agreeing to be subject to a mining moratorium for five years. Practice point: research prior easements and developments before purchasing property for governmental use. A Federal Court Judge issued an order granting summary judgment to Washington County and its employees in the 2003 Boyett Case. The plaintiffs failed to show evidence that Sheriff Kirk or Sheriff's Office personnel had been improperly trained and that Sheriff Kirk had not properly supervised jailers and staff. Practice point: county had good jail policies and trained its employees to follow the policies.

#### Personnel Committee Report

Steve Baker, Chairman of the Personnel Committee, reported that the Committee primarily focuses on training county officials and employees in an effort to prevent claims. The Personnel Workshop was held in May and the survey results were reviewed with the members (see attachment #6). The 2006 Workshop was well attended and feedback is very positive. Attendee surveys assist in planning each year's Workshop. The 2007 Workshop will be held at the Dixie Center in St. George, May 17-18. Committee members include a representative from each member county.

#### Mountain View Software Demonstration

UCIP will be taking Workers' Compensation claims in-house effective January 1, 2007. Lester introduced Russell Lindberg and Matt Peterson of Mountain View Software who gave a brief demonstration as to how the new system interface will look to member counties for claim reporting, compliance and historical data.

#### Loss Control Manager's Report

Mark Brady reported that over the years UCIP has increased the kinds of services we provide including a number of in-county presentations and training to help members avoid loss, prevent loss and mitigate loss should a loss occur. These efforts help to reduce claims and reduce costs. Larger training sessions conducted by UCIP are the: Facilities Management Conference, Planning & Zoning Conference, Insurance Coordinators Workshop, Personnel Workshop, and Certificate in Risk Management Training. Mark provided the results of the Risk Management Program (Carbon, Utah Wasatch, Washington and Weber Counties received 100% compliance) and the Loss Control Program (Carbon and Utah Counties received 100% compliance). These programs will be renamed to the Best Practices Programs in 2007. Law Enforcement Liability News and the Personnel Advisor are publications currently being sent to the members.

#### Workers' Compensation Safety Specialist's Report

Brody Parker provided the members with a year-in-review. Currently 25 of the 29 counties are covered by the Pool for Workers' Compensation. In 2006, the Pool has experienced 26 indemnity claims, 255 medical only claims, and one fatality for a total of 381 claims. Total paid to date is \$233,000. Total reserves to date are \$566,000. The total incurred is \$798,675, which averages to be \$2,096 per claim. Compared to 2005 statistics, the Pool had a total of 422 claims. The Pool is experiencing a better year in 2006 even with the addition of counties and a health district as members. Average claim cost in 2005 was \$3,400. New for Workers' Compensation in 2007: In-house claims department and new reporting system. Prevention is the number one way counties can control costs. Brody assists members in educating employees how to prevent on-the-job injuries. Control is the second way counties can control costs. Once a loss occurs, counties can control getting employees back on the job.

#### Multiline Claims Manager's Report

Korby Siggard explained that in his research the cost per claim starting doubling in the year 2001 from \$6,000 per claim to \$12,000 per claim. The reason being, the Pool started having more catastrophic claims (claims that reach the Pool's Self Insured Retention). Korby charted Auto Bodily Injury, Auto Damage, Property Damage, Errors and Omissions, General Bodily Injury, and General Liability Law Enforcement (see attachment #7). These charts show the years between 2002 and 2006 where catastrophic losses have occurred. Overall, the severity of auto accidents and auto bodily injury claims has increased but general liability law enforcement, land use claims and errors & omissions claims have decreased.

#### Chief Executive Officer's Report

Lester Nixon read UCIP's Mission Statement: *UCIP is committed to meet members' needs for quality insurance at competitive, responsible, and stable cost, and to assist members with improving their risk management practices.* Over the last four years, reinsurance and claims costs have increased dramatically. Lynn Lemon has reported that UCIP has used member equity to level premium allocations to Pool members. Mark Brady and Brody Parker spend most of their time helping members with loss control practices and risk management programs.

Lester reported on the significant events in 2006 as: the startup of the Employee Benefits Pool (Anne Ayrton will report next year); the Board's decision to bring Workers' Compensation claims in-house and to purchase a claims system (approximate savings to the Pool of \$200,000); success at the Legislature involving the Utah Governmental Immunity Act, land use issues and presumptive methamphetamine exposure; UCIP offices moved to Midvale; settlement reached on building equity with the Utah Association of Counties; and UCIP received the Executive Director's Award from the Utah Sheriff's Association.

Lester reviewed UCIP's Program Structure and Reinsurance Arrangement with the members (see attachment #8). The Multiline Pool has 27 member counties, two health departments and six multi-county health districts. The Workers' Compensation Pool has 25 member counties, one multi-county health district and one mental health special district. The Employee Benefits Pool serves four counties (over 425 employees) in a partnership with the Public Employees Health Program (PEHP) in a non-risk-sharing Pool.

After 15 years, UCIP's member counties have: a share of \$4 million equity and \$13 million in assets; vested in control of UCIP; premiums well below the commercial market place; outstanding risk management assistance including training and on-site inspections; claims managed by Pool employees; and customized coverage.

Lester reported that the Pool has experienced 4,485 property and liability claims and has paid out \$25.5 million since 1992. The Pool has experienced 800 workers' compensation claims and has paid out \$2.3 million since 2004. In researching the Pool's claims history, Lester found that the benefits of having an in-house loss control manager and risk management program has benefited Pool members. Lester demonstrated the significant impact on claims by charting the number of liability claims (frequency) by \$1,000 of expenditures. The chart shows a decrease in claims beginning in the year 1998 when the first loss control manager was hired. It takes two to three years for a program to start showing its effects and in 2000 a significant decrease is shown which also depicts the interest generated by compliance to the risk management programs and the premium credits received. The auto frequency chart measures the same effects for this type of coverage.

Lester reviewed the results of a study conducted by the Public Risk Insurance Management Association (PRIMA) that shows nationally the cost of liability premiums to percent of budget. In 2004, 2.7% of public entities budgets are paying for liability insurance. 2004, 2.7% budget nationwide for public entities is going toward liability insurance. If you compare the national average to UCIP premium to budget, the Pool was at .70% in 2004. Comparing workers' compensation premiums to percent of payroll, PRIMA study shows 10% nationally and UCIP was at 1% in 2004.

Lester invited JoEll Rowley and Rick Bailey to report on their experience in complying with the Risk Management Program. JoEll explained that the work that goes into Wasatch County's Program is well worth the premium credit received, which they use to thank and award their employees with a \$20.00 gift certificate and an employee appreciation dinner with prize giveaways. Rick Bailey explained that the UCIP staff has been very actively involved in all the training needed for San Juan County to comply with the Program. Reporting claims immediately and staying on top of their claims has noticeably saved the County money. The time spent on the Program is beneficial in the end.

Lester summarized what is ahead for the Pool in 2007. 70% of the total cost of workers' compensation claims is medical care. Utah has the highest percentage nationally. Health costs are increasing 20%, therefore, the medical component of workers' compensation is increasing 20%, which creates an automatic 14% increase in workers' compensation premiums unless employers can control loss. Construction costs are increasing and it is important that members recognize the importance of correctly valuing properties. UCIP has found that many properties that members are reporting are undervalued by 25%. Board Members are well versed in fiduciary liability and have a duty to maintain financial and actuarial standards. The Board has adopted a plan regarding the schedule to purchase a building or purchase land and build a building.

#### President's Report

Dan McConkie reported that members have received valuable information today. Member counties are receiving more than premium savings from their company, they are receiving valuable service. The UCIP staff is dedicated to the members and to the strengthening of the Pool. Lynn Lemon has reported on the good financial status of the Pool and as a Board we are looking to restore equity in 2007. During the last four years approximately \$1 million equity has been used to stabilize premiums rather than pass on the increases in reinsurance costs to its members. The major goal of the Board is to stabilize premiums from year to year. UCIP has purchased liability reinsurance from County Reinsurance Limited (CRL) since 2004. CRL is owned by county pools in 15 states. UCIP has \$500,000 owner equity in CRL. CRL meets the Pool's liability and workers' compensation insurance needs and allows UCIP to avoid the instability of the insurance market place. CRL is currently working on a property program for members. In response to member's requests, UCIP started an Employee Benefits Pool with four of the member counties. The Board of Trustees meet each June for strategic planning. The strategic plan is a work in progress and addresses the plan to carrying out the goals of the Pool. The difference between the commercial insurance marketplace and the county public entity Pool is the respect given to elected and appointed officials. Private insurance carriers will always be competing with our insurance company. Dan recommended that the UCIP

Advisory Committee be reactivated with a representative from each member county to receive updates on the operations of the Pool, the accomplishments, goals and strategies. A working Committee that will report to the Board on issues such as cost and service and strengthen the best practices of the Pool. The Board of Trustees is charged by law to uphold the interests of the Pool and its members with a fiduciary duty and obligation to steer the Pool in a pathway of integrity. Dan encouraged the Board and members of the Pool to stand together in this common cause to generate greater strength and economic scale to keep the Pool united and not settle for an average company. Dan thanked the membership for allowing him to serve on the Board and as President.

#### Government Pooling Keynote

Harold Pumford addressed the members by explaining that the emphasis on the state of the insurance industries is entirely different than what is heard nationally and what is heard from a public entity pool. The pooling concept started in 1974. The Association of Governmental Risk Pools (AGRIP) has 500 public entity members representing 48 states that encompass 74,000 units of local government. Members contribute \$15 billion per year to their respective pools. Out of necessity, pools were created as an organization to provide coverage to public entities. Federal statutes were written prior to the formations of pools but today, in working with the Federal Government, pools are now being recognized as a federally approved insurance provider. Qualified immunity or limited immunity was a concern in the early years as to whether an entity could be insured if there was a cap on their liability. Courts have never overturned a cap set by the Legislature. There has never been a problem insuring pools with governmental immunity. The term "Pool" comes from the mechanism to combine (pool) resources and to share (pool) liability. Pooling is such a success in the United States (UCIP's proven success) that other countries are starting pools. Three things contribute to the success of pools and why they are so competitive in the marketplace: 1) commitment to best practices; 2) being a public official dealing with losses gives a better understanding and sensitivity to the claimant and the situation; and 3) the realization that risk management is the most effective means to manage the insurance dilemma. Through members' collaborated efforts public entity pools have a great future and each UCIP member is involved an effective, valuable concept.

#### Outstanding Achievement Awards

Kay Blackwell announced the outstanding achievements of the following counties in recognition of their 100% compliance to the Risk Management Programs: Carbon County (Multiline, Workers' Comp); Utah County (Multiline, Workers' Comp); Wasatch County (Multiline); Washington County (Multiline); and Weber County (Multiline).

#### Outgoing Trustee Recognition

Harold Pumford recognized and presented the following outgoing Trustees with a plaque and gift to honor their service and time commitment to the UCIP Board: Ira Hatch (three years service); Jerry Grover (three years service); Ed Phillips (eight years service); and Dan McConkie (eight years service with three as president). Dan McConkie recognized former Board Members (see attachment #9) and introduced those in attendance: Curtis Dastrup, Dennis Ewing, Sid Groll, Tex Olsen and John Swasey. Since 1992 the Pool has had three Presidents: Leonard Blackham, Gary Herbert and Dan McConkie.

#### Election Results

Karla Johnson announced that she has verified the ballots and votes cast in the Election for the 2007 Board of Trustees. Those members that will serve as Trustees for a term of two years, beginning January 2007, are: Lynn Lemon, Third Class Counties Board Representative; Kay Blackwell, Fifth-Sixth Class Counties Board Representative; and, Bruce Adams, At-Large Board Representative.

#### 15<sup>th</sup> Anniversary Reflections

Gary Herbert, former UCIP President, was unable to attend and Michael Cragun spoke on his behalf to honor outgoing President, Dan McConkie with words of encouragement and gratitude. Bill Cox, President of the Utah Association of Counties (UAC), spoke regarding building an advantageous relationship between UCIP and UAC.

#### Adjourn

Dan McConkie thanked members for attending. Each attendee received a gift for their service to UCIP.

Approved on this \_\_\_\_\_ day of \_\_\_\_\_ 2007

\_\_\_\_\_  
Steven Wall, UCIP Secretary-Treasurer



Utah Counties Insurance Pool  
*Supporting Your Goals Since 1992*

October 25, 2007

Dear Members,

Your UCIP Board of Trustees and the Bylaws Committee are presenting to you two Bylaw revisions for your consideration.

The first item deals with the term of office for UCIP Trustees. The changes would be made to *Article 5, Board of Trustees, 5.1*. Since the UCIP Board of Trustees became independent, the Board has emphasized **training and development** for Trustees, particularly because of the fiduciary responsibility that Trustees owe to UCIP Members. UCIP's assets belong to the Members and the Trustees act on behalf of the Members. Board training and development is worthwhile and has led to an informed, participative and responsible Board; however, this training is time consuming and represents a considerable investment. Extending Trustees' terms of office will provide more of a return on the investment in the training of Trustees. A majority of pools in the United States have three or four-year terms of office for Trustees. Therefore, the UCIP Bylaws Committee has worked on a Bylaws revision to extend the term of office for Trustees to four-years.

The plan approved by the UCIP Board for consideration by the Members provides the following:

1. The four Trustees from counties of the second class would change to four-year terms. These Trustees are appointed by their respective County Commissioners;
2. The six Trustees elected by the Members would begin serving four-year terms in a planned schedule. To efficiently and effectively enact this change, Members will elect one At-Large Trustee at the election of December 6, 2007, and UCIP would then phase into the cycle of four-year, overlapping terms per the revised Bylaws.
3. The three Trustees appointed by the Board of Trustees would begin serving four year terms upon the next appointment of the Board of Trustees.

The second change recommended by the Bylaws Committee to the UCIP Board of Trustees for consideration by the Members is at *Article 8, Withdrawal from the Pool*. A new *Article 8.3* would be added.

Since UCIP added additional lines of coverage, the Bylaws need to be updated to recognize that Members withdrawing from one line of coverage should be held to the same requirements as *Article 8.1*, which was written when there was only one line of coverage. The new wording requires a 120 day withdrawal notice and is designed to protect the interests of all Members of UCIP.

Please review the complete documents presented to you in your Membership packet so that you are informed and that your County's designated representative will be prepared to vote on the amendments at the December 6 meeting. UCIP belongs to the Counties of Utah and your voice is heard and your vote counts.

If you have questions regarding the Bylaws changes, feel free to contact any of the UCIP Trustees or UCIP Staff.

Sincerely,

A handwritten signature in cursive script that reads "Kay Blackwell".

Kay Blackwell  
Bylaws Committee Chair

## **AMENDED BYLAWS FOR THE UTAH COUNTIES INSURANCE POOL**

These Amended Bylaws are adopted and entered into by and among Members of the Utah Counties Insurance Pool ("Pool"), each of which hereby agrees to abide by the terms and conditions of these Amended Bylaws and all actions taken pursuant hereto.

### **ARTICLE 1. Authority.**

- 1.1 These Bylaws are amended pursuant to the provisions of Paragraph 4 of Section 4 of the Amended Interlocal Cooperation Agreement.

### **ARTICLE 2. Definitions.**

As used in these Bylaws, the following terms shall have the meaning hereinafter set out:

- 2.1 **Administrator.** The Board of Trustees of the Pool.
- 2.2 **Agreement.** The Amended Interlocal Cooperation Agreement for Utah Counties Insurance Pool.
- 2.3 **Articles.** The Articles of Incorporation of the Pool.
- 2.4 **Board of Trustees or Board.** The Board of Trustees of the Pool.
- 2.5 **Bylaws.** The Amended Bylaws for Utah Counties Insurance Pool.
- 2.6 **Code.** The Utah Code, including Utah Code Ann. Title 31A, as amended from time to time.
- 2.7 **County or Counties.** One or more of the twenty-nine counties of the State of Utah.
- 2.8 **Chief Executive Officer.** The person designated by the Board of Trustees as Chief Executive Officer of the Pool.
- 2.9 **Member.** A county that is a party to the Amended Interlocal Cooperation Agreement.
- 2.10 **Meeting.** A meeting of the Board of Trustees where a quorum is present and for which proper notice has been provided in accordance with Utah law.
- 2.11 **Officer.** The President, Vice-President, or Secretary-Treasurer elected in accordance with these Amended Bylaws.

- 2.12 **Pool.** Utah Counties Insurance Pool, an Interlocal entity.
- 2.13 **Representative.** The person designated pursuant to Article 4.5b to be a Member's official representative for the purposes of the Pool.
- 2.14 **Trustee.** A natural person elected or appointed in accordance with Article 5 of these Amended Bylaws to a Trustee position on the Board.

### **ARTICLE 3. Pool.**

- 3.1 The Pool is a public agency insurance mutual and a political subdivision of the State of Utah as provided by law.
- 3.2 The Pool is formed, financed, organized, and shall operate in accordance with the Agreement, the provisions of these Bylaws and the Articles of Incorporation of the Pool.
- 3.3 The Pool may sue and be sued, complain and defend, in its corporate name.
- 3.4 The Pool is not assessable.
- 3.5 These Bylaws may be amended and shall continue in effect for a period of fifty years from the adoption date of the original Bylaws, at which time, they shall terminate unless renewed as permitted by law, or until earlier dissolved as provided herein.
- 3.6 The Pool shall have all powers necessary or desirable to achieve the purposes of the Pool as set forth in the Agreement, the Articles of Incorporation and these Bylaws.

### **ARTICLE 4. Members.**

- 4.1 Membership in the Pool is limited to Utah counties and county related entities that properly enter into the Agreement.
- 4.2 Counties, including former Members, may be admitted to the Pool after its formation only upon approval of the Board and subject to the conditions set out in the Agreement, these Bylaws and such additional conditions as the Board may from time to time require.
- 4.3 The Members shall have the power to:
  - (a) Elect Trustees pursuant to Article 5 of the Bylaws.
  - (b) Remove any Trustee from the Board by a two-thirds vote of the Members present at a meeting.
  - (c) Voluntarily dissolve the Pool, but only at a meeting at which a majority of all

Members, whether present at the meeting or not, vote in favor of the dissolution;

- (d) Amend the Bylaws by a two-thirds vote of the Members present at a meeting. Written notice of any proposed amendment shall be provided to each Member at least 30 days in advance of the vote thereon.
- (e) Amend the Articles of Incorporation by a two-thirds vote of the Members present at a meeting. Written notice of any proposed amendment shall be provided to each Member at least 30 days in advance of the vote thereon.

4.4 Members shall meet at least once annually. A meeting of the Members may be called by the Board or President pursuant to a procedure to be established by the Board, or upon written request executed by at least 30 percent of the Members.

- (a) Notice of any Member meeting shall be mailed to each Member at least 15 days in advance.
- (b) The President, Vice President, or Secretary-Treasurer of the Board shall preside at the meeting or the President's designee if no other Officer is present at the meeting.
- (c) A majority of the Members shall constitute a quorum to do business.
- (d) Proxy voting shall not be allowed.
- (e) Each Member shall be entitled to one vote, to be cast by its representative. The representative shall be designated by the Member in accordance with Article 4.5(b) of the Bylaws.
- (f) The location of meetings of Members will be as determined from time to time by the Board.

4.5 Members shall have the obligation to:

- (a) Pay promptly all premiums and other payments to the Pool at such times and in such amounts as shall be established in accordance with these Bylaws, including any interest and penalties for late payment as may be required by a policy adopted by the Board.
- (b) Designate in writing a representative and one or more alternate representatives for the Members' meetings. Each representative and alternate representative must be an elected or appointed officer or employee of a Member and must be appointed by majority vote of the governing body or by the county executive or county mayor of the Member to be the Member's official representative for the purposes of the Pool. An alternate representative may exercise all the powers of a representative during a Member meeting, in the absence of the representative.

- (c) Allow the Pool, its Chief Executive Officer, agents, contractors, employees and officers reasonable access to all facilities and records of the Member as required for the administration of the Pool and implementation of the Agreement.
- (d) Cooperate fully with the Pool's attorneys, its Chief Executive Officer, and any other agent, contractor, employee or officer of the Pool in activities relating to the purposes and powers of the Pool.
- (e) Provide information requested by the Pool, its Chief Executive Officer, and any other agent, contractor, employee or officer of the Pool, as reasonably required for the administration of the Pool.
- (f) Allow the Pool, and attorneys and others designated by the Pool, to represent the Member in the investigation, settlement and litigation of any claim within the scope of loss protection furnished by or through the Pool and also to deny coverage for any claims settled by a Member or for any monies paid by a Member toward claims without the prior written approval of the Pool.
- (g) Follow the claims, loss reduction and prevention, and risk management policies and procedures established by the Board.
- (h) Report to the Pool, in the form and within the time required by the Board, all incidents or occurrences that could reasonably be expected to result in a covered claim to the Pool under the coverage agreement issued to the Member.
- (i) Report to the Pool, in the form and within the time required by the Board, the addition of new programs, facilities and exposures or the significant reduction or expansion of existing programs and facilities covered under the coverage agreement issued to the Member.

## **ARTICLE 5. Board of Trustees.**

5.1 The Board shall be comprised of thirteen persons in the following manner:

- (a) One Trustee, appointed by the governing body of Davis County, representing Davis County;
- (b) One Trustee, appointed by the governing body of Utah County, representing Utah County;
- (c) One Trustee, appointed by the governing body of Washington County, representing Washington County;

- (d) One Trustee, appointed by the governing body of Weber County, representing Weber County;
- (e) Two Trustees, elected by member counties of the third class, representing Counties of the third class;
- (f) One Trustee, elected by member counties of the fourth class, representing counties of the fourth class;
- (g) One Trustee, elected by member counties of the fifth and sixth class, representing Counties of the fifth and sixth class;
- (h) Two Trustees, elected by all member counties, representing all counties at large;
- (i) One Trustee, appointed by the Board, shall be a sheriff of a member county, who serves as the Chair of the Law Enforcement Committee;
- (j) One Trustee, appointed by the Board, shall be the Chair of the Litigation Management Committee and;
- (k) One Trustee, appointed by the Board, shall be the Chair of the Personnel Committee.

Trustees serving pursuant to subsections (e)-(h) shall be Designated as "Elected Trustees" and serve ~~two~~ four-year overlapping terms. Trustees serving pursuant to subsections (a)-(d) shall serve for ~~two~~ four-year terms. Trustees serving pursuant to subsections (i)-(k) shall serve for ~~two~~ four-year terms and may be reappointed to subsequent terms by the Board. A Trustee serving pursuant to subsection (i) shall serve a ~~two~~ four-year term ending on December 31 in odd even numbered years between presidential elections. Trustees serving pursuant to subsections (j) and (k) shall serve ~~two~~ four-year terms ending in even numbered years on December 31 of presidential election years.

- 5.2 No person convicted of a felony may serve as a Trustee.
- 5.3 Each Trustee shall be an elected or appointed officer or an employee of a Member.
- 5.4 Election of Trustees shall take place at the annual meeting of the Members. Elected Trustees shall assume office at the first Board meeting of the calendar year following their election.
- 5.5 The Board of Trustees shall elect three Trustees to serve on a Nominating Committee at the first Board meeting of each calendar year. The Nominating Committee shall solicit nominations for available elected Trustee positions. Any elected official of a Member or any Trustee may nominate eligible persons to run for available elected Trustee positions. Nominations will be received at the Pool office no later than 30 days prior to the meeting at which the election is scheduled. The Pool will verify that each nominee is willing to

serve if elected before forwarding the nominations to the Nominating Committee. The Nominating Committee shall review the nominations and select by a majority vote not more than three names to be placed on the ballot for each available elected Trustee position. A person may not be nominated and placed on the ballot for more than one available elected Trustee position. In the event that no nominations are received for one or more available elected Trustee positions, the President of the Board of Trustees can solicit nominations from the floor on the following conditions:

- (a) The nominee is eligible to serve as a Trustee under Articles 5.2 and 5.3; and
- (b) The nominee, if present, expresses a willingness to serve, or, if not present, the Pool has verified that the nominee has expressed in writing a willingness to serve.

5.6 In the event of a tie vote for elected Trustee positions:

- (a) If two nominees are running for the same elected Trustee position, the President of the Board of Trustees may conduct a coin toss when the votes are tied.
- (b) If three nominees are running for the same elected Trustee position and two of the three nominees have an equal and highest number of votes, the President of the Board of Trustees may call for a revote between the two nominees receiving the equal number of votes.

5.7 A vacancy shall occur on the Board when a Trustee:

- (a) Submits a written resignation to the Board.
- (b) Dies.
- (c) Is no longer an elected or appointed officer or employee of a Member.
- (d) Fails to attend three consecutive regular meetings of the Board without the Board having excused such absences except that such additional absence or absences shall be excused for temporary mental or physical disability or illness.
- (e) Is removed by the Members pursuant to Article 4.3 of the Bylaws.
- (f) Is convicted of a felony.

5.8 Any vacancy in the position of an elected Trustee may be filled by majority vote of the remaining Trustees until the next annual meeting of the Members, at which time the Members shall elect a person to fill the vacancy for the unexpired term.

5.9 Any vacancy in the position of an appointed Trustee under Article 5.1(a)-(d) shall be filled by appointment from the respective county and the Trustee shall serve for the remainder of the unexpired term. If the county is no longer a member, the Trustee

position shall revert to an at large position and be filled by a majority vote of the remaining Trustees until the next annual meeting of the Members, at which time the Members shall elect a person to fill the vacancy.

- 5.10 Any vacancy in the position of an appointed Trustee under Article 5.1(i)-(k) shall be filled by majority vote of the remaining Trustees and shall fill the unexpired term of the Trustee.
- 5.11 To the extent permitted by law, Trustees may be reimbursed for expenses incurred in the performance of their duties, as authorized by the Board.
- 5.12 Each Trustee must be a resident of the State of Utah.
- 5.13 Subject to the limits described in Article 3.6 of the Bylaws, the powers of the Board shall include, but not be limited to, the powers to:
  - (a) Delegate, by resolution adopted at a meeting of the Trustees and specifically defined in the written minutes of the Trustees' meetings, authority for specific functions to the Chief Executive Officer, but only to the extent permitted by the laws of the State of Utah and these Bylaws.
  - (b) Establish premiums, pursuant to guidelines adopted by the Board from time to time.
  - (c) Serve as the policyholder of any group policies or plans.
  - (d) Determine the methods of claim administration and payment; provide for claim experience for the Members collectively or separately; and establish claim procedures and conditions to be met prior to the payment or defense of a claim.
  - (e) Jointly self-insure or obtain reinsurance or excess insurance (specific or aggregate), or any combination thereof, or otherwise provide for the funding of coverages and adopt and adjust coverages provided by or through the Pool, as the Board deems appropriate.
  - (f) Establish employment policies for the employees of the Pool including but not limited to policies, salaries and benefits.
  - (g) Provide for the administration of the moneys of the Pool, for the manner of payments to the Pool, and for payment of all expenses of the Pool; establish standards for the accountability of all receipts and disbursements of the Pool; and establish procedures for safekeeping, handling, and investing such monies received or paid.
  - (h) Acquire, lease, hold, and dispose of real and personal property.
  - (i) Exercise the full power and authority of any Member of the Pool when requested to do so by the Member's governing body.

- (j) Provide for necessary activities, and enter into contracts as necessary or appropriate to accomplish the purposes of the Pool.
- (k) Do any act permitted by law and not in conflict with these Bylaws, the Agreement, or the Articles of Incorporation of the Pool.
- (l) Provide for an independent audit of claim handling procedures, payments, and overall operations of the Pool, at such times as the Board may determine.
- (m) Establish loss reduction, prevention and risk management policies, procedures, and requirements for Members of the Pool and provide risk management services and educational and other programs related to risk management.
- (n) Create various Committees including, but not limited to, a Law Enforcement Committee, a Personnel Committee, and a Litigation Management Committee. The members of such Committees, including the Chair, shall be appointed by the Board.
- (o) Approve a list of attorneys or law firms authorized to represent Members in claims covered by or through the Pool.
- (p) Obtain the services of agents, attorneys, brokers, consultants, employees, and service providers as necessary or appropriate for the operation of the Pool.
- (q) Exercise all powers of the Pool except those powers reserved to the Members, and all powers necessary and proper for the operation of the Pool and implementation of the Pool, subject to the limits of the Agreement, the Articles of Incorporation, Bylaws, and the Code. The Board is responsible for all operations of the Pool.

5.14 The Board shall:

- (a) Perform all duties required by Utah law, the Agreement, the Articles, and these Bylaws.
- (b) Obtain and provide to Members at least annually an audit of the finances of the Pool performed by an independent certified public accountant.
- (c) Provide for at least quarterly financial statements to account for income, expenses, assets and liabilities of the Pool.
- (d) Provide at least annually for an actuarial review of the Pool.
- (e) Adopt a budget annually and report the budget to the Members.
- (f) Require that fidelity bonds or appropriate insurance, in an amount to be

determined by the Board, be in effect for employees of the Pool, and every other person having access to moneys of the Pool.

- (g) Appoint an Audit Committee to review the financial statements, actuarial analysis, make recommendations to the Board on the financial affairs of the Pool, and make an annual report to the members regarding the financial affairs of the Pool.

## **ARTICLE 6. Officers, Meetings, Procedures.**

- 6.1 The principal offices of the Board shall be: president, vice-president and secretary-treasurer. The principal offices shall be held by three separate natural persons. Officers shall be elected by and from among the Trustees, at the first Board meeting following each annual meeting of the Members. The Board shall establish the powers and duties of each officer, consistent with these Bylaws, the Agreement and the Articles of Incorporation of the Pool. All Members of the Board shall have full voting rights. The president shall preside over meetings of the Board and of the Members and shall perform such other duties as may be prescribed from time to time by the Board and the Members. The vice-president shall exercise the powers of the president in the absence of the president, and the secretary-treasurer shall exercise the powers of the president in the absence of the president and vice-president.
- 6.2 The Board shall fix the date, time and place of regular meetings that are scheduled in advance over the course of a year. Meetings may be called by the president, or by any five Members of the Board, by written notice mailed at least ten days in advance to all Trustees or by unanimously executed waiver of notice. Emergency meetings of the Board may be held to consider matters of an emergency or urgent nature, after an attempt has been made to notify all Board Members and a majority votes in the affirmative to hold the meeting. Notice, including public notice, of all meetings and the agenda shall comply with applicable laws of the State of Utah.
- 6.3 Seven Trustees shall constitute a quorum to do business. All actions of the Board shall require a quorum and a majority vote of the Trustees present, except where a different vote is required by these Bylaws.
- 6.4 The Board shall adopt such procedures as it deems necessary or desirable for the conduct of its business.
- 6.5 Any or all Trustees may participate in any meeting of the Board by means of a conference telephone or similar communications equipment by which all persons participating in the meeting can hear each other at the same time. Participation by such means shall constitute presence at the meeting.
- 6.6 The Board shall establish its own rules of order that are not in conflict with the laws of the State of Utah, the Articles, and other specific provisions of these Bylaws.

## **ARTICLE 7. Financing.**

- 7.1 All monies of the Pool, and earnings thereon, shall be held in the name of and for the use and benefit of the Pool.
- 7.2 The Board shall establish Member premiums pursuant to guidelines established by the Board from time to time.
- 7.3 Any refund of surplus moneys shall be consistent with policies adopted by the Board.
- 7.4 Investments of monies of the Pool shall be limited to those investments permitted by the State Money Management Act, Utah Code Ann. §51-7-1 et seq. (2002), as amended.

## **ARTICLE 8. Withdrawal from the Pool.**

- 8.1 Any Member may withdraw from the Pool, at the end of a coverage period after giving the Board timely written notice of such withdrawal, pursuant to a resolution of the Member's governing body. Timely written notice of such withdrawal must be provided to the Board no later than 120 days day prior to the date the Member's coverage would otherwise renew. The Board shall consider a timely written notice of withdrawal to be a final decision unless the notice is withdrawn by the Member 90 days prior to the date the Member's coverage would otherwise renew. The Board may, by a three-fourths vote and at its sole discretion, agree to permit an earlier date of withdrawal.
- 8.2 A withdrawn Member shall lose all voting rights upon the effective date of withdrawal. Any claim of title or interest to any asset of the Pool, and any continuing obligation of the Pool to the Member or of the Member to the Pool, after the effective date of the Member's withdrawal, shall be consistent with these Bylaws, the Agreement and any policy adopted by the Board, and the laws of the State of Utah.
- 8.3 Any Member who chooses to withdraw from participation in any single line of coverage must provide timely written notice to the Board. Written notice of withdrawal from any single line of coverage must be made within 120 days prior to the renewal date.

## **ARTICLE 9. Termination of Membership.**

- 9.1 A Member that fails to pay a premium due the Pool shall have its membership in the Pool terminated at 12:00 a.m. MST on the sixtieth day following the due date, unless time for payment is extended by the Board and payment is made within any extended period. A notice of failure to pay a premium due the Pool shall be mailed to the Member at least 30 days prior to the date of termination. A termination of membership under this paragraph shall not be subject to the provisions of Article 9.2.

9.2 Any membership in the Pool may be terminated by the Board or by a three-fourths vote of the Members for failure of the Member to carry out any other obligation of the Member, subject to the following:

- (a) The Member shall receive written notice from the Board of the alleged failure and shall be given not less than 30 days in which to correct the alleged failure, along with notice that termination of membership could result if the failure is not corrected.
- (b) The Member may request a hearing before the Members at a membership meeting prior to the termination. The request shall be made in writing to the Board at least ten business days before the end of the period given by the Board to correct the alleged failure. The Board shall present the case for termination of membership at the hearing and the affected Member may present its case. The affected Member shall not be counted in determining the number of votes required, nor shall the representative of such Member be entitled to vote on the termination.
- (c) If a request is not received pursuant to Article 9.2(b) of the Bylaws and if the failure is not corrected within the time required by the Board's notice, or any extension of such time as the Board may grant, the Board may terminate the membership. The Member may request a hearing before the Board on the proposed termination in lieu of a hearing before the Members. The request shall be made in writing and received by the Board at least five days before the end of the period given by the Board to correct the alleged failure, and shall be granted if so made.
- (d) The Board shall provide the Member at least ten days prior written notice of the time and place of any requested hearing, and the proposed termination of membership may not take effect until such time after the conclusion of any hearing as the Board or Members, as applicable, may set.

9.3 Termination of membership shall be in addition to any other remedy that may exist.

9.4 A Member shall lose all voting rights upon termination of its membership. The terminating Member shall lose any claim of title or interest to any asset of the Pool, and any continuing obligation of the Pool to the Member or of the Member to the Pool, after the termination of membership, shall end.

## **ARTICLE 10. Dissolution and Disposition of Property.**

10.1 The Pool may be dissolved by the Members as provided in Article 4 and in the Agreement. In the event of voluntary dissolution of the Pool, the assets of the Pool not used or needed for the purposes of the Pool, including its contractual obligations, shall be distributed, as determined by the Board, only to Utah counties, which are Members of the Pool at the time of dissolution.

- 10.2 Upon partial or complete dissolution of the Pool by the Members in accordance with Article 4 of the Bylaws and the Agreement, the Trustees shall determine, consistent with these Bylaws, all other matters relating to the disposition of property and dissolution of the Pool by a two-thirds vote of all Trustees.
- 10.3 The Board shall serve as trustees for the disposition of property or funds, payment of obligations, dissolution and winding up of the affairs of the Pool.

#### **ARTICLE 11. Liability of Board, Officers and Employees.**

- 11.1 It is the intent of the Pool to provide the broadest possible immunity from personal liability to each Trustee, officer, and employee of the Pool allowed by applicable laws of the State of Utah including, but not limited to, the Governmental Immunity Act, the Corporations Code and the Insurance Code, as amended from time to time. The Pool shall defend and indemnify the Trustees, officers and employees of the Pool against any and all expense, including attorney fees and liability expenses, sustained by them or any of them in connection with any suit or suits which may be brought against them involving or pertaining to any of their acts or duties to the fullest extent allowed by the laws of the State of Utah. The Pool shall purchase liability or other appropriate insurance providing coverage for the Trustees, officers and employees of the Pool. Nothing herein shall be deemed to prevent compromises of any litigation where the compromise is deemed advisable in order to prevent greater expense or cost in the defense or prosecution of such litigation.

#### **ARTICLE 12. Arbitration.**

- 12.1 To the extent permitted by any applicable reinsurance or excess insurance, if the Board or its authorized representative and a Member disagree on whether a loss is covered through the Pool or on the amount of a covered loss, the Board or its authorized representative or the Member may request that the disagreement be submitted to binding arbitration as follows:
- (a) Unless otherwise agreed by the Board or its authorized representative and the Member, three persons shall be selected for the arbitration panel, one by the Board or its authorized representative, one by the Member, and one by the two so selected to act as umpire to decide the items upon which the other two disagree. If the two so selected fail for fifteen days to agree upon the umpire, the dispute of coverage shall be submitted to the American Arbitration Association for arbitration pursuant to their standard rules and regulations.
  - (b) The decision of the panel shall be binding on the Board or its authorized representative and the Member.

- (c) The Pool shall pay the fees and expenses of the panelist selected by the Board or its authorized representative, the Member shall pay the fees and expenses of the panelist selected by it, and the fees and expenses of the umpire shall be shared equally by the Pool and the Member.

### **ARTICLE 13. General Provisions.**

- 13.1 Except as provided in these Bylaws and to the extent of the financial contributions to the Pool agreed to herein or such additional obligations as may come about through amendments to these Bylaws, no Member agrees or contracts herein to be held responsible for any claims made against any other Member. The contracting parties intend in the creation of the Pool to establish an organization to operate only within the scope herein set out and have not herein created as between Member and Member any relationship of partnership, surety, indemnification, or responsibility for the debts of or claims against any other Member.
- 13.2 The laws of Utah shall govern the interpretation and performance of these Bylaws.
- 13.3 In the event that any portion of these Bylaws is held invalid or unenforceable, such invalidity or unenforceability shall not affect other portions, and these Bylaws are expressly declared to be severable.
- 13.4 These Bylaws do not relieve any Member of any obligation or responsibility imposed upon it by law except to the extent that actual and timely performance thereof by the Pool satisfies such obligation or responsibility.
- 13.5 All moneys received by the Pool are public funds, including earned interest, derived from its Members, which are counties within the State of Utah.
- 13.6 It is the intention of the Members that the Pool and any income of the Pool not be subject to taxation, and the Members shall cooperate in such respects, including amending these Bylaws, as reasonably necessary to establish and maintain the non-taxable status of the Pool.
- 13.7 Except as permitted in these Bylaws, and amendments hereto, neither the Board nor any other person or entity is authorized to incur liabilities or obligations or enter into contracts on behalf of the Members.
- 13.8 In the event of the payment of any loss by the Pool under this Agreement, the Pool shall be subrogated to the extent of such payments to all the rights of the Member against any other person or other entity legally responsible for damages for such loss, and in such event the Member agrees to render all reasonable assistance to effect recovery.

Dated this \_\_\_\_\_ day of \_\_\_\_\_, 2007.

By: \_\_\_\_\_

Print Name: \_\_\_\_\_

Title: \_\_\_\_\_

**ATTEST:**

By: \_\_\_\_\_

Print Name: \_\_\_\_\_

Title: \_\_\_\_\_

Date: \_\_\_\_\_

# CONSIDERATIONS FOR RECONFIGURING UCIP BOARD OF TRUSTEES TO FOUR YEAR TERMS

## PURPOSE

1. Train Trustees and retain them for minimum amount of time
  - a. Fiduciary responsibilities
  - b. Board governance policies
2. Provide strong continuity for the Board of Trustees
3. Providing for one election in odd years and two in even years reduces the chance of losing a Trustee in the general elections after only one year of Trustee service

TRUSTEE SEAT	Next Election	Next Election	
3 <sup>rd</sup> class odd, up in '07 (Wayne)	2009	2013	
3 <sup>rd</sup> class even, up in '08 (Lynn)	2008	2012	
4 <sup>th</sup> class, was odd, change to even, up in '07 (Steve)	2010	2014	
5 <sup>th</sup> & 6 <sup>th</sup> even, up in '08 (Kay)	2010	2014	
At Large odd, up in '07 (Karla)	2007	2011	
At Large even, up in '08 (Bruce)	2008	2012	

In defense of this plan, both at large seats are held by newer Trustees, and both are smaller counties. We should have an at large seat up this time, because everyone gets to vote for it, broadening participation in a transition year.



## **Introduction of Trustee Nominations (IF BYLAWS PASS)**

Please raise your hand if you're the designated representative to vote on behalf of your County. Ballots are being passed out for the 2008 Board of Trustees' At-Large position. Please do not open your envelope until it is time to vote.

The UCIP Nominating Committee received 14 nominations for the available At-Large Board of Trustee position. We appreciate those officials and employees willing to serve. The Nominating Committee, made up of Kay Blackwell, Brad Dee and myself, met on November 15 and based on demographics and county representation already on the Board, we present the following officials for your consideration:

Mike Jensen, Tooele County Auditor

Karla Johnson, Kane County Clerk/Auditor (current Board member up for re-election)

Daron Smith, Millard County Commissioner

Mike Wilkins, Uintah County Clerk/Auditor

We will have each of these officials come up and introduce themselves and say a few words.

[After speeches by nominees]

Please mark your ballot by checking the box by the ONE official your County would like to represent you on the 2008 Board of Trustees. Once you've cast your vote, return the ballot to the envelope and raise it in your hand so that it can be collected.

The election result will be announced at the end of the meeting.



## **Introduction of Trustee Nominations (IF BYLAWS DO NOT PASS)**

Please raise your hand if you're the designated representative to vote on behalf of your County. Ballots are being passed out for the 2008 Board of Trustees' available positions. Please do not open your envelope until it is time to vote.

The UCIP Nominating Committee received 14 nominations for the available Third and Fourth Class Counties Representative and the At-Large Board of Trustee position. We appreciate those officials and employees willing to serve. The Nominating Committee, made up of Kay Blackwell, Brad Dee and myself, met on November 15 and based on demographics and county representation already on the Board, we present the following officials for your consideration:

### Third Class Representative

Mike Jensen, Tooele County Auditor

Wayne Smith, Iron County Commissioner (current Board Member up for re-election)

### Fourth Class Representative

Steve Wall, Sevier County Clerk/Auditor (current Board member up for re-election)

Mike Wilkins, Uintah County Clerk/Auditor

### At-Large Representative

Karla Johnson, Kane County Clerk/Auditor (current Board Member up for re-election)

Daron Smith, Millard County Commissioner

We will have each of these officials come up and introduce themselves and say a few words.

[After speeches by nominees]

Please mark your ballot by checking the box by the ONE official your County would like to represent you on the 2008 Board of Trustees. Third and Fourth Class Counties will have two ballots, please make sure you check ONE official on each ballot. Once you've cast your vote, return the ballot to the envelope and raise it in your hand so that it can be collected.

The election result will be announced at the end of the meeting.



## Sonya White

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**From:** Sonya White  
**Sent:** Wednesday, November 28, 2007 5:37 PM  
**To:** 'kaye.reese@washco.utah.gov'  
**Subject:** Election for 2008 UCIP Trustee(s)

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**From:** Sonya White [mailto:sonya@ucip.utah.gov]  
**Sent:** Wednesday, November 28, 2007 5:33 PM  
**To:** 'kaye.reese@washco.utah.gov'  
**Subject:** Election for 2008 UCIP Trustee(s)

Hi Kaye,

Here is the information for Commissioner Eardley regarding the elections at the Membership Meeting:

### **IF THE BYLAWS DO NOT PASS**

**Third Class County Election** (vote for one)  
Mike Jensen, Tooele County Auditor  
Wayne Smith, Iron County Commissioner

**Fourth Class County Election** (vote for one)  
Steve Wall, Sevier County Clerk-Auditor  
Mike Wilkins, Uintah County Clerk-Auditor

**At-Large Election** (vote for one)  
Karla Johnson, Kane County Clerk-Auditor  
Daron Smith, Millard County Commissioner

### **IF THE BYLAWS PASS**

**At-Large Election** (vote for one)  
Mike Jensen, Tooele County Auditor  
Karla Johnson, Kane County Clerk-Auditor  
Daron Smith, Millard County Commissioner  
Mike Wilkins, Uintah County Clerk-Auditor

Depending on whether the Bylaws pass or not, Jim will introduce the Trustee Nominations and ask those officials to each take a minute to introduce themselves. Then announce the Ballot Election for the 2008 Board of Trustees.

Let me know if he has any questions.

Sonya White  
Manager of Administration  
Utah Counties Insurance Pool  
PO Box 760  
6900 South 900 East, Suite 230  
Midvale, UT 84047  
800-339-4070  
801-565-8500

12/4/2007



## 2007 BOARD STRUCTURE

CLASS	COUNTY	POPULATION		APPOINTEE	ELECTED	APPOINTED
<b>SECOND</b>	Utah	456,073	1 Vote	Steve White		Kent Sundberg (LMC)
125,000 - 700,000	Davis	278,278	1 Vote	Gerald Hess		
	Weber	213,694	1 Vote	Ken Bischoff		Brad Dee (PC)
	Washington	127,127	1 Vote	Jim Eardley		
<b>THIRD</b>	Cache	103,564	} 2 Votes		Lynn Lemon	
31,000 - 125,000	Tooele	52,133				
	Box Elder	45,304				
	Iron	41,397			Wayne Smith	
<b>FOURTH</b>	Uintah	26,863	} 1 Vote			
11,000 - 31,000	Sanpete	25,454				
	Wasatch	19,999				
	Sevier	19,649			Steve Wall	
	Carbon	19,339				
	Duchesne	15,237				
	San Juan	14,571			Bruce Adams (AL)	
	Millard	13,171				
<b>FIFTH</b>	Emery	10,491	} 1 Vote			
4,000 - 11,000	Juab	8,974				
	Grand	8,826				Jim Nyland (LEC)
	Morgan	8,516				
	Beaver	6,341				
	Kane	6,211			Karla Johnson (AL)	
	Garfield	4,703				
	Wayne	2,504				
<b>SIXTH</b>	Rich	2,062	} 1 Vote			
1 - 4,000	Piute	1,369			Kay Blackwell	
	Daggett	963				
<b>AT-LARGE</b>			2 Votes			
<b>COMMITTEES</b>	Law Enforcement		1 Vote			
	Litigation Management		1 Vote			
	Personnel		1 Vote			



NOMINATIONS  
2008 Board of Trustees

Representing	Nominee	Class	County	Office	Nominations	Willing	Present Board
Davis							Jerry Hess
Utah							Steve White
Washington							Jim Eardley
Weber							Ken Bischoff

5 Third

One Position	Mike Jensen	Third	Tooele	Auditor	I	Yes	Lynn Lemon
	Wayne Smith	Third	Iron	Commissioner	III	Yes	Wayne Smith
	<del>Rich Van Dyke</del>	<del>Third</del>	<del>Box Elder</del>	<del>Commissioner</del>	<del>I</del>	<del>?</del>	

8 Fourth

One Position	Steve Wall	Fourth	Sevier	Clerk/Auditor			Steve Wall
	Mike Wilkins						

Fifth-Sixth Kay Blackwell

At Large

One Position	Bud Cox	At Large	Davis	Sheriff	I	Yes	Bruce Adams
	Nila Dalton	At Large	Weber	Treasurer	I	YES	Karla Johnson
	Karla Johnson	At Large	Kane	Clerk/Auditor		Yes	
	Kent Nielsen	At Large	Sevier	Judge	I	No	
	Colleen Pashell	At Large	Tooele	Recorder	I	Yes	
	Steve Rawlins	At Large	Davis	Clerk/Auditor	I	NO	
	Wendy Roth	At Large	Sanpete	Auditor	I	Yes	
	Daron Smith	At Large	Millard	Commissioner	I	YES	
	Mike Wilkins	At Large	Uintah	Clerk/Auditor	II	Yes	

If  
Pass

Karla Johnson  
Mike Wilkins  
Daron Smith  
Mike Jensen



# CONSIDERATIONS FOR RECONFIGURING UCIP BOARD OF TRUSTEES TO FOUR YEAR TERMS

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## Sonya White

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**From:** Sonya White [sonya@ucip.utah.gov]  
**Sent:** Friday, November 09, 2007 11:53 AM  
**To:** 'kayb@altazip.com'; 'kbischof@co.weber.ut.us'; 'jim.eardley@washco.utah.gov'  
**Cc:** 'sjensen@co.weber.ut.us'; 'kaye.reese@washco.utah.gov'  
**Subject:** Nominating Committee  
**Attachments:** Nominations 2008.pdf; BOARD OF TRUSTEES TO FOUR YEAR TERMS (2).doc

Dear Nominating Committee Members,

The Committee will meet, prior to the Board of Trustees meeting, on November 15, at 5:15 p.m. at the Hilton Garden Inn's Sego Lilly Room. Attached is a listing of those nominated and willing to serve. Ken Bischoff will be sitting in for Karla Johnson who is up for re-election.

Thank you,

**Sonya White**  
 Manager of Administration  
 Utah Counties Insurance Pool  
 PO Box 760  
 6900 South 900 East, Suite 230  
 Midvale, UT 84047  
 800-339-4070  
 801-565-8500  
 801-568-0495(f)

### Proposed Bylaws Change:

#### 5.1 The Board shall be comprised of thirteen persons in the following manner:

Trustees serving pursuant to subsections (e)-(h) shall be Designated as "Elected Trustees" and serve ~~two~~ four-year overlapping terms. Trustees serving pursuant to subsections (a)-(d) shall serve for ~~two~~ four-year terms. Trustees serving pursuant to subsections (i)-(k) shall serve for ~~two~~ four-year terms and may be reappointed to subsequent terms by the Board. A Trustee serving pursuant to subsection (i) shall serve a ~~two~~ four-year term ending on December 31 in odd even numbered years between presidential elections. Trustees serving pursuant to subsections (j) and (k) shall serve ~~two~~ four-year terms ending in even-numbered years on December 31 of presidential election years.

### Nominating Committee's duties:

#### 5.1 The Board of Trustees shall elect three Trustees to serve on a Nominating Committee at the first Board meeting of each calendar year. The Nominating Committee shall solicit nominations for available elected Trustee positions. Any elected official of a Member or any Trustee may nominate eligible persons to run for available elected Trustee positions. Nominations will be received at the Pool office no later than 30 days prior to the meeting at which the election is scheduled. The Pool will verify that each nominee is willing to serve if elected before forwarding the nominations to the Nominating Committee. The Nominating Committee shall review the nominations and select by a majority vote not more than three names to be placed on the ballot for each available elected Trustee position. A person may not be nominated and placed on the ballot for more than one available elected Trustee position. In the event that no nominations are received for one or more available elected Trustee positions, the President of the Board of Trustees can solicit nominations from the floor on the following conditions:



- (a) The nominee is eligible to serve as a Trustee under Articles 5.2 and 5.3; and
- (b) The nominee, if present, expresses a willingness to serve, or, if not present, the Pool has verified that the nominee has expressed in writing a willingness to serve.



## OFFICIAL BALLOT

UTAH COUNTIES INSURANCE POOL 2008 BOARD of TRUSTEES

### NOMINEES for **THIRD CLASS** REPRESENTATIVE

(VOTE for **ONE** by Checking the Box Next to the Nominee's Name)



☐ **Mike Jensen**  
Tooele County Auditor



☐ **Wayne Smith**  
Iron County Commissioner

## OFFICIAL BALLOT

UTAH COUNTIES INSURANCE POOL 2008 BOARD of TRUSTEES

### NOMINEES for **THIRD CLASS** REPRESENTATIVE

(VOTE for **ONE** by Checking the Box Next to the Nominee's Name)



☐ **Mike Jensen**  
Tooele County Auditor



☐ **Wayne Smith**  
Iron County Commissioner



## OFFICIAL BALLOT

### UTAH COUNTIES INSURANCE POOL 2008 BOARD of TRUSTEES

#### NOMINEES for **AT-LARGE** REPRESENTATIVE

(VOTE for **ONE** by Checking the Box Next to the Nominee's Name)



☐ **Karla Johnson**  
Kane County Clerk/Auditor



☐ **Daron Smith**  
Millard County Commissioner

## OFFICIAL BALLOT

### UTAH COUNTIES INSURANCE POOL 2008 BOARD of TRUSTEES

#### NOMINEES for **AT-LARGE** REPRESENTATIVE

(VOTE for **ONE** by Checking the Box Next to the Nominee's Name)



☐ **Karla Johnson**  
Kane County Clerk/Auditor



☐ **Daron Smith**  
Millard County Commissioner



## OFFICIAL BALLOT

UTAH COUNTIES INSURANCE POOL 2008 BOARD of TRUSTEES

### NOMINEES for **FOURTH CLASS** REPRESENTATIVE

(VOTE for **ONE** by Checking the Box Next to the Nominee's Name)



☐ **Steve Wall**  
Sevier County Clerk/Auditor



☐ **Mike Wilkins**  
Uintah County Clerk/Auditor

## OFFICIAL BALLOT

UTAH COUNTIES INSURANCE POOL 2008 BOARD of TRUSTEES

### NOMINEES for **FOURTH CLASS** REPRESENTATIVE

(VOTE for **ONE** by Checking the Box Next to the Nominee's Name)



☐ **Steve Wall**  
Sevier County Clerk/Auditor



☐ **Mike Wilkins**  
Uintah County Clerk/Auditor



## **OUTSTANDING ACHIEVEMENTS AWARDS**

All Members benefit when sound risk management is practiced. The purpose and intent of the Multiline Risk Management Program and the Workers' Compensation Loss Control Program is to recognize Counties complying with standards set fourth in these programs that decrease risk. A financial incentive (5% maximum premium credit) is given to Counties complying with the programs.

The following Counties are recognized today for their 100% compliance to the Multiline Risk Management Program and/or the Workers' Compensation Loss Control Program:

### **CARBON COUNTY:**

100% compliance to both Multiline and Workers' Compensation Programs.

### **SAN JUAN COUNTY:**

100% compliance to the Workers' Compensation Program.

### **SEVIER COUNTY:**

100% compliance to the Multiline Program.

### **UTAH COUNTY:**

100% compliance to both Multiline and Workers' Compensation Programs.

### **WASATCH COUNTY:**

100% compliance to the Multiline Program.

### **WASHINGTON COUNTY:**

100% compliance to the Multiline Program.



**UTAH COUNTIES INSURANCE POOL  
MULTILINE RISK MANAGEMENT PROGRAM (RMP)**

**2006 RMP Prerequisites**

**2006 RMP Premium Credits**

County	MVR List	Renewal Information	2007 Premium	5%	RMP%	Credit	Certification Credit	Total Credit
Beaver	5/25/2006	9/1/2006	70,741	3,537	0%	0	0	0
Box Elder	5/24/2006	8/28/2006	192,697	9,635	97%	9,346	500	9,846
Cache	4/27/2006	6/30/2006	226,738	11,337	73%	8,276	500	8,776
Carbon	5/24/2006	8/31/2006	156,901	7,845	100%	7,845	500	8,345
Daggett	5/26/2006	8/31/2006	47,186	2,359	47%	1,109	500	1,609
Davis	5/11/2006	8/30/2006	428,524	21,426	78%	16,712	500	17,212
Duchesne	5/31/2006	8/31/2006	127,919	6,396	23%	1,471	500	1,971
Emery	5/16/2006	8/4/2006	168,105	8,405	90%	7,565	500	8,065
Garfield	4/28/2006	8/24/2006	70,186	3,509	0%	0	0	0
Grand	5/24/2006	9/1/2006	104,632	5,232	57%	2,982	500	3,482
Iron	5/31/2006	8/29/2006	178,631	8,932	35%	3,126	500	3,626
Juab	5/31/2006	8/30/2006	113,960	5,698	0%	0	500	0
Kane	5/24/2006	-	86,204	4,310	0%	0	500	0
Millard	5/22/2006	8/25/2006	162,667	8,133	87%	7,076	500	7,576
Morgan	5/31/2006	-	51,388	2,569	0%	0	0	0
Plute	-	-	25,873	1,294	0%	0	500	0
Rich	5/26/2006	9/8/2006	46,994	2,350	0%	0	0	0
San Juan	5/25/2006	8/22/2006	163,945	8,197	77%	6,312	500	6,812
Sanpete	5/22/2006	8/28/2006	65,855	3,293	69%	2,272	0	2,272
Sevier	5/12/2006	8/31/2006	99,848	4,992	100%	4,992	500	5,492
Tooele	5/31/2006	8/31/2006	236,094	11,805	83%	9,798	500	10,298
Uintah	5/26/2006	8/29/2006	224,336	11,217	84%	9,422	500	9,922
Utah	3/6/2006	8/28/2006	497,106	24,855	100%	24,855	500	25,355
Wasatch	4/12/2006	8/30/2006	210,152	10,508	100%	10,508	500	11,008
Washington	5/31/2006	8/30/2006	272,329	13,616	100%	13,616	500	14,116
Wayne	5/31/2006	8/29/2006	43,313	2,166	0%	0	0	0
Weber	5/2/2006	7/27/2006	491,216	24,561	97%	23,824	0	23,824

**179,608**



**UTAH COUNTIES INSURANCE POOL  
WORKERS' COMPENSATION LOSS CONTROL PROGRAM (LCP)**

<b>2006 LCP Prerequisites</b>		<b>2006 LCP Premium Credits</b>			
<b>County</b>	<b>Renewal Information</b>	<b>2007 Premium</b>	<b>5%</b>	<b>RMP%</b>	<b>Credit</b>
Cache	9/7/2006	139,306	6,965	0%	0
Carbon	8/31/2006	141,618	7,081	100%	7,081
Daggett	7/10/2006	31,768	1,588	20%	318
Duchesne	8/29/2006	74,133	3,707	0%	0
Garfield	8/3/2006	38,503	1,925	0%	0
Grand	-	47,795	2,390	0%	0
Iron	9/1/2006	106,003	5,300	0%	0
Juab	7/13/2006	31,624	1,581	0%	0
Kane	8/30/2006	37,166	1,858	0%	0
Millard	8/31/2006	110,258	5,513	0%	0
Morgan	7/18/2006	28,048	1,402	0%	0
Piute	-	8,041	402	0%	0
Rich	-	13,808	0	0%	0
San Juan	8/2/2006	74,929	3,746	100%	3,746
Sanpete	7/27/2006	33,321	1,666	0%	0
Sevier	8/28/2006	38,206	1,910	0%	0
Summit	7/21/2006	114,925	5,746	0%	0
Tooele	7/6/2006	136,422	6,821	50%	3,411
Uintah	8/29/2006	139,792	6,990	20%	1,398
Utah	8/28/2006	258,215	12,911	100%	12,911
Wasatch	8/15/2006	115,577	5,779	75%	4,334
Washington	6/19/2006	119,368	5,968	80%	4,775
Wayne	-	8,096	405	0%	0
Weber	7/27/2006	433,808	21,690	60%	13,014
					<b>50,987</b>



Service Awards 2007 Member Meeting

Steve Baker  
2002-2006 (5 years)  
Plaque  
Gift \$100

Gene Roundy  
2002-2006 (5 years)  
Plaque  
Gift \$100

## UTAH COUNTIES INSURANCE POOL

### SERVICE AWARDS for TRUSTEES

**Length of Service**

**Service Award**

Six Months to 47 Months as Trustee

Plaque  
Gift not to exceed \$50, e.g., mantle clock

Four Years to 71 Months as Trustee

Plaque  
Gift not to exceed \$100, e.g., leather portfolio

Over Six Years as Trustee

Plaque  
Gift not to exceed \$150

Service as President merits a gift equal to service tenure as Trustee plus \$100

